

The Commonwealth of Massachusetts  
DIVISION OF BANKS AND LOAN AGENCIES

Mass.: Office of Commissioner of Banks



ANNUAL REPORT  
OF THE  
COMMISSIONER OF BANKS  
FOR THE  
*Fiscal Year Ended October 31, 1968*

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68, sec. C

SECTION C  
RELATING TO  
SAVINGS BANKS AND INSTITUTIONS  
FOR SAVINGS



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1968, Dec C

**The Commonwealth of Massachusetts**

**DIVISION OF BANKS AND LOAN AGENCIES**

100 Cambridge Street, Boston

*Commissioner of Banks*

FREYDA P. KOPLOW

*Deputy Commissioner of Banks*

WILLIAM P. MORRISSEY

*Deputy Commissioner of Banks  
and General Counsel*

ROBERT J. MAIETTA

*Director of Savings Bank Examinations*

FRANCIS D. CRIMMINS

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COMMISSIONER'S LETTER OF TRANSMITTAL

**The Commonwealth of Massachusetts**

OFFICE OF THE COMMISSIONER OF BANKS  
100 CAMBRIDGE STREET, BOSTON  
FEBRUARY 1, 1969

*To the Honorable Senate and House of Representatives  
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1968.

Respectfully,

FREYDA P. KOPLOW

*Commissioner of Banks*



## SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1968, there were 176 such banks in active operation. However, on September 18, 1968, permission was granted, effective as of the close of business October 31, for the merger of the Warren Institution for Savings and the Union Savings Bank of Boston under the charter of the Warren Institution for Savings and name of Union Warren Savings Bank. (For the purpose of compiling statistical information for this annual report, the activity for the fiscal year has been reported on an individual basis for the latter two banks.)

During the fiscal year ended October 31, 1968, the following four schedules indicate the activity which occurred with respect to main office relocations, temporary main office relocation, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

### MAIN OFFICE RELOCATIONS

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	RELOCATION AUTHORIZED
January 27, 1967	—	Lynn Institution for Savings	258-270 Union Street, Lynn
June 23, 1967	October 21, 1968	Amherst Savings Bank	1 Pleasant Street, Amherst
February 12, 1968	—	Grove Hall Savings Bank	31-33 Washington Street, Brighton

### TEMPORARY MAIN OFFICE RELOCATION

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	RELOCATION AUTHORIZED
January 16, 1968	April 19, 1968	Wakefield Savings Bank	16 Albion Street, Wakefield

### BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION
May 25, 1967	November 20, 1967	Ipswich Savings Bank	Corner of Martin and Pickering Streets, Essex
July 26, 1967	November 20, 1967	The Provident Institution for Savings in the Town of Boston	*120 Franklin Street, Boston
December 18, 1967	November 27, 1967	Ludlow Savings Bank	*455-457 Main Street, Wilbraham
November 14, 1966	December 2, 1967	Springfield Institution for Savings	1425 Westfield Street, West Springfield
May 25, 1967	December 22, 1967	Framingham Savings Bank	575 Worcester Road (Route 9), Framingham
July 7, 1966	December 28, 1967	Lynn Five Cents Savings Bank	Vinnin Square Shopping Center, Paradise Road, Swampscott
May 2, 1967	January 29, 1968	Medford Savings Bank	394A Main Street, Medford
June 29, 1967	April 1, 1968	Springfield Institution for Savings	Eastfield Mall, 1655 Boston Road, Springfield
November 14, 1966	April 29, 1968	Lawrence Savings Bank	20 Jackson Street, Methuen
April 20, 1967	June 10, 1968	The Boston Five Cents Savings Bank	*1895 Centre Street, West Roxbury
November 14, 1966	June 26, 1968	Westfield Savings Bank	643 Main Street, Agawam
June 27, 1967	August 15, 1968	Hudson Savings Bank	Hudson Shopping Center, Route 85, Washington Street, Hudson
September 6, 1967	September 3, 1968	The Andover Savings Bank	*547 Broadway, Methuen
January 4, 1967	September 5, 1968	Amherst Savings Bank	487 Newton Street, South Hadley
April 22, 1966	September 30, 1968	Suffolk Franklin Savings Bank	1 State Street, Boston
November 6, 1967	October 26, 1968	Northampton Institution for Savings	Big Y Shopping Complex, North King Street, Northampton
April 22, 1968	October 30, 1968	Worcester County Institution for Savings	651 Chandler Street, Worcester

\*Relocation

# BRANCH OFFICES AUTHORIZED — NOT IN OPERATION OCTOBER 31, 1968

DATE AUTHORIZED	NAME OF BANK	PROPOSED LOCATION
June 1, 1967	Medford Savings Bank	Wellington Circle Shopping area, located on the Fellsway, Med- ford
September 11, 1967	Beverly Savings Bank	North Beverly Plaza, Dodge Street, Beverly
October 30, 1967	The Franklin Savings Institution	Federal Street, between Abbott Street and Woodleigh Avenue, Greenfield
November 6, 1967	New Bedford Five Cents Savings Bank	Smith Mills area of Dartmouth, on the northwest corner of State Road — Route 6 and Hixville Road
January 8, 1968	Quincy Savings Bank	138 Franklin Street, South Quincy
January 26, 1968	The Boston Five Cents Savings Bank	704-708 Boylston Street, Boston
March 7, 1968	The Worcester North Savings Institution	Mill and Haws Streets, Leominster
April 10, 1968	Worcester Five Cents Savings Bank	*567 Main Street, Shrewsbury
April 22, 1968	Cape Cod Five Cents Savings Bank	Main Street, Brewster
July 1, 1968	Suffolk Franklin Savings Bank	217 Adams Street, Dorchester
July 3, 1968	Dorchester Savings Bank	700 American Legion Highway, Roslindale
July 18, 1968	The Braintree Savings Bank	South Shore Plaza, Braintree
September 25, 1968	Springfield Institution for Savings	†To a store to be leased at 23 St. James Boulevard, Springfield, or to a trailer or portable build- ing on the present site
September 27, 1968	Dedham Institution for Savings	East Dedham Square, presently referred to as the Bussey Street Urban Renewal Project of the Dedham Housing Authority, Dedham
September 27, 1968	Suffolk Franklin Savings Bank	1906 Centre Street, West Roxbury
October 1, 1968	Falls-Mechanics Savings Bank	*Northeast corner of Memorial Drive and Keddy Boulevard, Chicopee

\*Relocation

†Temporary Relocation

As of the fiscal year ended October 31, 1968, 87 banks had been authorized to operate branch offices, and there were 197 branches in operation (four of which are operating as mobile branches).

## ASSETS

The total assets of such banks at the end of the fiscal year amounted to \$10,917 million. During the fiscal year the assets increased approximately \$584 million, an increase of 5.65 per cent which represents a continual increase.

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1964	\$8,779,990	\$707,096	8.76
1965	9,432,073	652,083	7.43
1966	9,744,613	312,540	3.31
1967	10,333,580	588,967	6.04
1968	10,917,389	583,809	5.65

Investments in U. S. Government holdings have decreased approximately \$272 million and municipal obligations \$5.9 million. The total investment in bank and fire insurance company stocks increased approximately \$25 million and other types of bonds \$376 million during the year.

The largest dollar and percentage gain as compared to figures contained in the previous annual report for the year ended October 31, 1967, is reflected in the loans granted on real estate. The dollar increase amounted to approximately \$424 million which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to \$7,728 million and represent 70.79 per cent of the total assets.



## DEPOSITS

The deposit liability of the 176 savings banks at the close of business October 31, 1968, amounted to \$9,704 million and represented 3,643,360 accounts. The club deposit figure amounting to \$25 million is not included in the foregoing amount. During the fiscal year ended October 31, 1968, deposits increased in the amount of \$526 million which compares with an increase of \$536 million in the preceding year.

## SURPLUS

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to \$869 million, or 8.93 per cent of the total deposits. The amount of these surplus accounts has increased approximately \$35 million since the fiscal year ended October 31, 1967. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

## DIVIDENDS

Dividend rates have continued to increase during the twelve months ended October 31, 1968. Statement number 3 of this report is now headed "Dividend Rates", and includes rate tables on Ordinary Deposits, Special Notice Account Deposits and an Average of All Dividend Rates. It should be borne in mind that the rates as shown do not necessarily indicate the current rates presently being paid. The amount of dividends paid to depositors for the twelve-month period totaled approximately \$437 million, which is an increase of \$39 million over the preceding year.

## MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

## LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to \$10.9 million at the close of business October 31, 1968. No application for a loan has been received since prior to the year 1939.

## DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1968, this Fund insured the full amount of the deposits in 168 of the 176 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$15,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$85.9 million at the close of business October 31, 1968. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 31, 1968.

## SAVINGS BANK INVESTMENT FUND

An open-end mutual fund designed primarily to enable diversified and professionally-managed equity holdings by the mutual savings banks of Massachusetts and related Savings Bank Life Insurance Departments, this organization was created by Chapter 283 of the Acts of 1945, and functions under this statute and

subsequent amendments. Shares numbering 42,680 with a total net asset market value of about \$81 million (\$1,899.90 per share) were held by 106 banks, 4 life insurance departments and the Savings Banks Employees Retirement Association on October 31, 1968. These figures compare with 35,918 shares with total net asset market value of \$62 million (\$1,733.39 per share), held by 98 savings banks, 3 life insurance departments, and the Savings Banks Employees Retirement Association on October 31, 1967. Net asset value per share, at cost, on October 31, 1968 was \$1,482.80.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74-76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred and seventy member banks plus six associations. The total resources of this Association amounted to \$39 million at the close of business October 31, 1968.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS

*Acts of 1967*

CHAPTER	AMENDMENT TO:	DESCRIPTION
813	New G.L., C. 93A	Providing protection for the consumer against unfair trade practices.

*Acts of 1968*

CHAPTER	AMENDMENT TO:	DESCRIPTION
73	Chapter 547 of the Acts of 1966, s. 2	Extending the authority to pay supplemental or variable rates of dividends or interest.
182	G.L., C. 168, s. 35, par. 10	Increasing the maximum amount that can be loaned for home improvement purposes to \$3,500.
183	G.L., C. 168, s. 38, par. 7	Further regulating participation loans secured by real estate leases.
204	G.L., C. 168, s. 47, par. 4	Authorizing, under certain limitations, investment in the stock of a Federal bank holding company
210	Chapter 283 of the Acts of 1945, s. 1	Extending the term of corporate existence of the Savings Bank Investment Fund.
224	G.L., C. 167, s. 18, 18A; G.L., C. 168, s. 59, 60, 60A, 61	Modifying certain restrictions on paying and advertising dividends.

*Acts of 1968 (continued)*

CHAPTER	AMENDMENT TO:	DESCRIPTION
265	G.L., C. 167, s. 16	Disclosure relative to payment or non-payment of interest on club account deposits.
354	G.L., C. 140A, s. 1	Further defining the annual finance charge formula in the truth in lending law.
430	G.L., C. 168, s. 47, 49	Relative to investments in certificates of deposit, capital notes or debentures and the capital stocks of commercial banks.
465	G.L., C. 168, s. 42	Authorizing investment in certain obligations of the Asian Development Bank.

*Regulations*

There are listed below regulations of the Commissioner of Banks promulgated between November 1, 1967 and October 31, 1968

January 1, 1968	Regulations relative to disclosure of terms in certain credit transactions (truth in lending).
April 24, 1968	Amendment to regulations concerning the deposit of securities for safekeeping with commercial banks.
September 12, 1968	Regulations relative to the disclosure of payment or non-payment of interest on club account deposits.



## INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

## SAVINGS BANKS

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Andover Savings Bank, The . . . . .	Andover . . . . .	3	51
Arlington Five Cents Savings Bank . . . . .	Arlington . . . . .	4	51
Assabet Institution for Savings . . . . .	Maynard . . . . .	27	77
Athol Savings Bank . . . . .	Athol . . . . .	4	51
Attleborough Savings Bank . . . . .	North Attleborough . . . . .	33	83
Barre Savings Bank . . . . .	Barre . . . . .	4	52
Bass River Savings Bank . . . . .	Yarmouth . . . . .	47	100
Bay State Savings Bank . . . . .	Worcester . . . . .	46	99
Belmont Savings Bank . . . . .	Belmont . . . . .	5	53
Benjamin Franklin Savings Bank . . . . .	Franklin . . . . .	18	67
Berkshire County Savings Bank . . . . .	Pittsfield . . . . .	34	85
Beverly Savings Bank . . . . .	Beverly . . . . .	5	53
Boston Five Cents Savings Bank, The . . . . .	Boston . . . . .	5	53
Braintree Savings Bank, The . . . . .	Braintree . . . . .	10	58
Bridgewater Savings Bank . . . . .	Bridgewater . . . . .	10	58
Brighton Five Cents Savings Bank . . . . .	Boston . . . . .	6	53
Bristol County Savings Bank . . . . .	Taunton . . . . .	40	91
Brockton Savings Bank . . . . .	Brockton . . . . .	10	59
Brookline Savings Bank . . . . .	Brookline . . . . .	11	59
Cambridge Savings Bank . . . . .	Cambridge . . . . .	11	59
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Central Savings Bank, The . . . . .	Lowell . . . . .	24	75
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Woburn Five Cents Savings Bank . . . . .	Woburn . . . . .	45	98
Worcester County Institution for Savings . . . . .	Worcester . . . . .	46	99
Worcester Five Cents Savings Bank . . . . .	Worcester . . . . .	46	99
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ABSTRACTS OF THE ANNUAL REPORTS  
OF  
SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS  
SHOWING  
LOCATIONS OF MAIN OFFICES  
AND BRANCHES  
NAMES OF OPERATING OFFICERS,  
CLERK AND TRUSTEES  
MEMBERS OF BOARD OF INVESTMENT AND  
AUDITING COMMITTEE  
AND  
OFFICERS AND DIRECTORS OF  
MUTUAL SAVINGS CENTRAL FUND, INC.  
SAVINGS BANK INVESTMENT FUND  
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION



ABINGTON

Abington Savings Bank  
533 Washington Street

Date of Incorporation, March 17, 1853

Charles A. Tarr <i>President</i>	John I. Maxwell <i>Treasu</i>
Douglas J. Bone <i>Vice President</i>	Donald R. Eldridge William J. Giniewicz <i>Assistant Treasurers</i>
James E. Doughty <i>Clerk of Corporation</i>	

Trustees

R. S. Alden	R. F. Ludden
W. S. Bancroft	J. I. Maxwell
*D. J. Bone	*H. I. Perry
W. E. Browne (Hon.)	*C. A. Robertson
†J. W. Dennis	*C. A. Smith
J. E. Doughty	*J. P. Smith
R. W. Gates	*C. A. Tarr
M. D. Haskins (Hon.)	R. L. Trask
L. A. Hathaway	H. B. Trufant
†D. H. Lynch	†L. M. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 5, April 5, July 5 and October 5  
Annual meeting date as provided for in By-Laws second Wednesday in December

ADAMS

South Adams Savings Bank  
2 Center Street

Date of Incorporation, May 1, 1869

Leo V. Willett <i>President</i>	John J. Gallivan <i>Treasurer</i>
John J. Gallivan <i>Exec. Vice President</i>	Larena S. Potter Michael Kwasniowski, Jr. <i>Assistant Treasurers</i>
Thomas O. Harvey <i>Vice President</i>	
Richard P. Ouellette <i>Clerk of Corporation</i>	

Trustees

†M. S. Anthony	†F. S. Lazarczyk
†J. I. Curtin	R. P. Ouellette
J. J. Gallivan	*B. P. Polak
*T. O. Harvey	*J. T. Satko
†W. H. Hoffman	*L. V. Willett
D. LaFrance	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1, April 1, July 1 and October 1  
Annual meeting date as provided for in By-Laws first Wednesday in May

AMESBURY

Provident Institution for Savings in the Towns  
of Salisbury and Amesbury  
5 Market Street

Date of Incorporation, February 20, 1828

Carlyle B. Peterson <i>President</i>	Hugh A. Miller <i>Assistant Treasurer</i>
George L. Briggs, Jr. <i>Vice President</i>	Walter W. Hammond <i>Clerk of Corporation</i>
George L. Briggs, Jr. <i>Treasurer</i>	

Trustees

G. L. Briggs, Jr.	*A. Leddy:
*F. F. Calnan	H. A. Miller
†W. C. Clark	J. H. Panopoulos
W. W. Hammond	*C. B. Peterson
*W. A. Holbrook	*H. Rie
†W. B. Hunt	†L. J. Shore

Deposits go on interest fifteenth business day of each month  
Dividends are payable April 25 and October 25  
Annual meeting date as provided for in By-Laws fourth Wednesday in May

AMHERST

Amherst Savings Bank  
1 South Pleasant Street

Date of Incorporation, April 5, 1864  
Branch Offices

142 Russell Street, Hadley  
487 Newton Street, South Hadley

Robert McCarter <i>President</i>	Bruce G. Brown <i>Clerk of Corporation</i>
Winthrop S. Dakin Scott H. Harvey <i>Vice Presidents</i>	Lawrence H. Smith <i>Treasurer</i>
Alexander Madenski <i>Asst. Vice President</i>	Donald A. Vickowski <i>Assistant Treasurer</i>

Trustees

†R. L. Bates	*R. McCarter
R. R. Blair	H. I. Newell
B. G. Brown	*W. P. Rackliffe
*K. D. Cuddeback	†A. D. Rhodes
W. S. Dakin	H. H. Skillings
†H. M. Elder	A. L. Torrey
P. T. Ford	†W. L. Vincent
*R. P. Hadley	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1, April 1, July 1 and October 1  
Annual meeting date as provided for in By-Laws third Wednesday in January

ANDOVER

The Andover Savings Bank  
61 Main Street

Date of Incorporation, April 2, 1834

Branch Offices  
108 Main Street, North Andover  
547 Broadway, Methuen

Robert M. Henderson <i>President</i>	Richard C. MacGowan <i>Treasurer</i>
Richard C. MacGowan <i>Vice President</i>	Chester T. Jenkins Dana W. Kingsley Frank P. Tuminelli <i>Assistant Treasurers</i>
Gardner Sutton <i>Clerk of Corporation</i>	

Trustees

*L. S. Appleton	†J. M. Kemper
*T. A. Bridges	R. C. MacGowan
*W. E. Brimer	†E. C. Nichols
*P. S. Clements	*A. W. Reynolds
C. G. Hatch	H. N. Stevens, Jr.
*R. M. Henderson	†G. Sutton

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15 and October 15  
Annual meeting date as provided for in By-Laws second Monday in January

\*Member of Board of Investment.

†Member of Auditing Committee.

**ARLINGTON**

**Arlington Five Cents Savings Bank**  
626 Massachusetts Avenue

Date of Incorporation, April 2, 1860

**Branch Offices**

190 Massachusetts Avenue, East Arlington  
1300 Massachusetts Avenue, Arlington Heights  
160 Great Road, Bedford  
214 Cambridge Street, Burlington

Edward P. Clark  
*President*

Paul A. Cameron  
*Treasurer*

Paul A. Cameron  
Arthur D. Saul, Jr.  
*Vice Presidents*

Janet M. Pavliska  
*Vice Treasurer*

Burton Harrison  
*Asst. Vice President*

George C. Henderson, Jr.  
Alexander Malcomson, Jr.  
W. Warren Ramirez  
*Assistant Treasurers*

Robert F. O'Brien  
*Clerk of Corporation*

**Trustees**

†R. W. Baker  
†C. W. Blackmon  
M. W. Bradford  
P. A. Cameron  
\*E. P. Clark  
J. B. Fox  
H. M. Gott (Hon.)  
\*W. F. Homer, Jr.  
A. B. Igo

F. Keefe  
†W. C. McCarty  
R. F. O'Brien  
G. C. Porter (Hon.)  
\*G. J. Rossi  
\*A. D. Saul, Jr.  
\*K. C. Streng  
A. Weller

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday of December

**ATHOL**

**Athol Savings Bank**  
444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd  
*President*

Arthur R. James  
*Treasurer*

A. Spaulding Rose  
Arthur R. James  
*Vice Presidents*

Leonard E. King  
*Assistant Treasurer*

George W. Grant  
*Clerk of Corporation*

**Trustees**

†W. Findlay  
G. W. Grant  
A. E. Hamm  
†R. R. Haven  
\*E. J. Herd  
†H. H. Higgins  
A. R. James

\*P. P. Jerris  
H. M. Lougee  
J. M. O'Laughlin, Jr.  
\*S. A. Perekslis  
\*H. O. Robinson  
\*A. S. Rose

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Monday in January

**AYER**

**North Middlesex Savings Bank**  
7 Main Street

Date of Incorporation, March 5, 1885

Lawrence E. Small  
*President*

George P. Koronis  
*Treasurer*

James R. Pender  
Robert U. Holden  
*Vice Presidents*

Beatrice E. Cooper  
*Assistant Treasurer*

Edwin B. Coltin  
*Clerk of Corporation*

James R. Pender  
*Chairman of Board*

**Trustees**

†D. W. Balch  
\*D. E. Boatman  
W. S. Boettcher  
E. B. Coltin  
S. F. Conant (Hon.)  
B. W. Drew  
D. P. Hardy  
R. H. J. Holden (Hon.)  
R. U. Holden  
†F. Jahn  
P. N. Laggis

C. A. P. Lawrence  
(Hon.)  
†J. J. Madigan  
\*R. J. O'Toole  
\*A. L. Paulson  
\*J. R. Pender  
S. W. Sabine (Hon.)  
\*L. E. Small  
J. T. Sullivan (Hon.)  
S. H. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in January

**BARRE**

**Barre Savings Bank**  
Common Street

Date of Incorporation, May 1, 1869

F. William McQueston  
*President*

John E. Maki  
*Treasurer*

Albert J. Regienus  
*Vice President*

Irving M. Hale  
*Clerk of Corporation*

F. William McQueston  
*Chairman of Board*

**Trustees**

C. G. Allen, Jr.  
\*J. W. Britton  
G. P. Brown (Hon.)  
†P. T. Carroll  
S. C. Case (Hon.)  
\*C. S. Connington, Sr.  
†I. M. Hale

†E. C. Hutchinson  
J. E. Maki  
\*F. W. McQueston  
J. R. Moore  
\*A. J. Regienus  
\*G. W. Stone  
W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

\*Member of Board of Investment.

†Member of Auditing Committee.



BELMONT

**Belmont Savings Bank**  
24 Leonard Street  
Date of Incorporation, March 5, 1885  
**Branch Office**  
78 Trapelo Road

William W. Arbuckle <i>President</i>	Dorothy G. Backman Raymond H. Fougere <i>Assistant Treasurers</i>
Hans A. Laaby	A. Leavitt Taylor <i>Clerk of Corporation</i>
August R. Meyer	Edward C. Wilson <i>Chairman of Board</i>
Robert B. Pitcher	
Edward C. Wilson <i>Vice Presidents</i>	
Francis Harvey <i>Treasurer</i>	

Trustees

†L. C. Anderson	C. Kendall
*W. W. Arbuckle	*H. A. Laaby
R. Braucher	*A. R. Meyer
G. Cushman	†C. B. Nickerson
W. J. Davidson	*R. B. Pitcher
F. Harvey	†W. A. Schan
V. L. Hennessy	S. L. Simonds (Hon.)
S. Horwitz	A. L. Taylor
R. O. Howe	*E. C. Wilson

Deposits go on interest fifteenth business day of each month  
Dividends are payable 4th Monday of January and July  
Annual meeting date as provided for in By-Laws fourth Wednesday in January

BEVERLY

**Beverly Savings Bank**  
175 Cabot Street  
Date of Incorporation, February 19, 1867

R. Wendell Dronsfield <i>President</i>	Robert D. Miller <i>Treasurer</i>
George R. Spear	Margaret P. Gulbrandsen
Abraham Glovsky	Sheldon R. Norwood
Norman C. Foster	Clay G. Parmenter
Robert O. Lunn <i>Vice Presidents</i>	Elizabeth L. Butterworth <i>Assistant Treasurers</i>

Roy K. Patch  
*Clerk of Corporation*

Trustees

G. A. Baker	†J. B. Hill
T. H. Bott, Jr.	J. A. Kelly
L. W. Cann	D. S. Littlehale
†P. R. Clark	*R. O. Lunn
†L. W. Davis	†W. A. Mood
*R. W. Dronsfield	C. F. Nagel
J. H. Fine	A. J. Sheehan
T. F. Fitzgibbon	*G. R. Spear
*N. C. Foster	R. S. Stapledon
A. Glovsky	W. C. Tannebring, Jr.
B. Glovsky	R. E. Vincent
†P. T. Greenlaw	

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15 and October 15  
Annual meeting date as provided for in By-Laws third Wednesday in March

BOSTON

**The Boston Five Cents Savings Bank**  
30 School Street  
Date of Incorporation, February 22, 1825

Branch Offices

One Center Plaza  
77 Milk Street  
385 Washington Street  
129 Tremont Street  
295 Cambridge Street  
426 Boylston Street  
441 Brookline Avenue

2343 Washington Street, Roxbury  
Washington Park Shopping Mall, Roxbury  
696 Centre Street, Jamaica Plain  
1895 Centre Street, West Roxbury

G. Churchill Francis <i>President</i>	Charles H. Wood <i>Treasurer</i>
Edwin J. Beck	Charles H. Bennett
Robert T. Lawrence	Peter J. Blampied
Howard C. Nason	Charles G. Katibian
George H. Robinson	Thomas E. Manley
Robert J. Spiller	Murray D. Movitz
Charles H. Wood <i>Vice Presidents</i>	Fern E. Murray
Herbert P. Gray	Wesley W. Neilsson
S. Lyle Hall	Linton E. Taber
Jack A. Marshall	George V. Vieira <i>Assistant Treasurers</i>
L. Walter Nelson	Fosdick P. Harrison <i>Clerk of Corporation</i>
Clarence D. Wilson <i>Asst. Vice Presidents</i>	
	Robert M. Morgan <i>Chairman of Board</i>

Trustees

B. Adams	W. F. Keesler
W. S. Ballard	*R. M. Morgan
*D. H. Bigelow	J. R. Morss
G. S. Bissell	W. F. Morton
*M. G. Bolster	R. A. Pihlerantz
R. F. Bradford	C. B. Rechner
T. D. Cabot	D. R. Sargent
F. J. Carey	M. Shattuck, Jr.
A. F. Christ-Janer	*J. J. Snyder
*A. L. Coburn, Jr.	H. Stuetzer, Jr.
†H. W. Cole	†D. G. Sullivan
R. W. Cordingley	L. A. Sykes
C. M. Cutler	D. T. Trigg
L. Dana	F. F. Vorenberg
J. A. Erickson	E. Walcott
A. P. Everts, Jr.	R. P. Waters, Jr.
*G. C. Francis	L. H. Weinstein
W. F. Goodale, Jr.	M. C. Wheeler
C. S. Hart	J. N. White
F. W. Hatch	R. G. Wiese
P. F. Hellmuth	J. M. Wood, Jr.
C. Hunneman	†A. S. Woodworth
V. C. Johnson	P. I. Wren

Deposits go on interest fifteenth day of each month  
Dividends are payable 15th day of each month  
Annual meeting date as provided for in By-Laws  
Tuesday next preceding the tenth day of April

\*Member of Board of Investment.  
†Member of Auditing Committee.

**Brighton Five Cents Savings Bank**  
**309 Washington Street (Brighton District)**

Date of Incorporation, March 28, 1861

**Branch Offices**

**121 Harvard Avenue, Allston**  
**1948 Beacon Street, Cleveland Circle**

(Office vacant) Barry F. St. George  
*President* John C. Kiley  
 Edward T. Kiley Ronald M. MacInnes  
*Vice President* Joseph E. Kovalski  
 Edward T. Kiley Assistant Treasurers  
*Treasurer* James F. Hurley  
 Clerk of Corporation

**Trustees**

J. H. Connors †C. J. Kiley  
 \*N. J. Cuggino E. T. Kiley  
 T. J. Curtin E. J. King  
 K. B. Donovan †J. J. Murphy  
 \*J. J. Droney \*E. K. Pilsbury  
 E. Ford †J. W. Sullivan  
 J. E. Hurley \*A. J. Welch, Jr.  
 †J. S. Kavanah

Deposits go on interest first day of the month if  
 made on or before the tenth day of the month  
 Dividends are payable January 1, April 1, July 1  
 and October 1

Annual meeting date as provided for in By-Laws  
 second Wednesday in April

**Charlestown Savings Bank**  
**55 Summer Street**

Date of Incorporation, April 7, 1854

**Branch Offices**

**532 Commonwealth Avenue**  
**126 High Street**  
**1 Thompson Square, Charlestown**  
**1645 Tremont Street**  
**25 Union Street**  
**1355 Washington Street**

John E. Wilkinson Florence M. Moosy:  
*President* Clerk of Corporation  
 Wallace C. Baxter Kenneth N. S. Ferguson  
 Robert T. Allmon Treasurer  
 Robert W. Garver Henry T. Andrews  
 Theodore L. Storer Albion M. DeLong  
*Vice Presidents* Charles E. Potts, Jr.  
 Oliver C. Peterson Walter O. Spofford  
 Charles F. Sherman Horace W. Tibbetts  
 John E. Stewart Louise Seely  
 Robert H. Sulis Assistant Treasurers  
 Carl H. Wiedemann Norman F. Barrett  
 Asst. Vice Presidents Chairman of Board

**Trustees**

\*R. G. Babcock \*D. J. Hurley  
 \*S. C. Badger R. B. Johnson  
 \*N. F. Barrett A. Loring  
 W. C. Baxter †C. F. Machen  
 W. S. Brewster H. B. McGuire  
 †A. T. Buros †O. S. Morrill  
 M. M. Cantor E. H. Perkins  
 P. Eiseman J. J. Quinn  
 J. Farley H. B. Shepard  
 R. B. Fowler \*F. F. Stockwell  
 A. J. Goldberg T. L. Storer  
 E. V. Grabill R. P. Tibolt  
 R. D. Grimm †C. W. Trempf  
 G. Hansen F. L. Tucker  
 J. P. Healey F. W. Watriss  
 E. Henderson, III C. M. Werly  
 T. M. Hennessey J. E. Wilkinson  
 \*T. M. Horan R. D. Williams

Deposits go on interest fifteenth day of each month  
 Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws  
 third Thursday in November

**Dorchester Savings Bank**  
**572 Columbia Road (Dorchester District)**

Date of Incorporation, April 16, 1894

**Branch Offices**

**1625 Blue Hill Avenue, Mattapan**  
**569 Washington Street**  
**234 Mt. Vernon Street**

Arthur F. Shaw, Jr. Alton L. Horte  
*President* Louis H. Maurer  
 Arthur C. Murray Asst. Vice Presidents  
*Erec. Vice President* Robert L. Clark  
 Robert L. Clark Treasurer  
 Endicott Smith William M. Horte  
*Vice Presidents* Harold Saunders, Jr.  
 Assistant Treasurers  
 Robert P. Kenney  
 Clerk of Corporation

**Trustees**

A. S. Beale †R. P. Kenney  
 G. Y. Berry, Jr. R. Lowe, Jr. (Hon.)  
 †C. E. Borden A. M. Mager  
 R. L. Clark J. C. Mahoney  
 \*C. F. Collins A. C. Murray  
 \*C. R. Erlandson L. J. Roazen  
 H. H. Fellows, Jr. \*A. F. Shaw, Jr.  
 \*W. R. Freeman E. Smith  
 †F. A. Giles, Jr. R. E. Smith (Hon.)  
 F. H. Graham

Deposits go on interest fifteenth day of each month  
 Dividends are payable 15th day of each month

Annual meeting date as provided for in By-Laws  
 second Wednesday in May

**East Boston Savings Bank**  
**10 Meridian Street (East Boston District)**

Date of Incorporation, April 26, 1848

**Branch Office**

**1 Bennington Street**

William T. Vose C. Maxwell French  
*President* Treasurer  
 Stewart P. Lynch Charles R. Cranford  
 Richard P. Belcher M. Louise Townsend  
 Ralph R. Bagley Joseph A. Sciortino  
*Vice Presidents* Assistant Treasurers

William M. Cooke  
 Clerk of Corporation

**Trustees**

\*J. E. Bagley, Jr. †J. I. Lynch  
 R. R. Bagley \*S. P. Lynch  
 R. P. Belcher R. H. McLaughlin  
 \*J. D. Brown G. M. Morrison, Jr.  
 †P. A. Cervizzi W. R. Morrison, Jr.  
 W. M. Cooke A. S. Pigeon  
 G. W. Downie G. Pigeon (Hon.):  
 \*F. B. Duncan \*W. T. Vose  
 \*W. H. Dykstra \*R. E. Webb  
 C. M. French A. F. Wilson  
 J. Guarino J. Woolley  
 †H. A. Ham H. C. Young  
 G. E. Hodge (Hon.) F. Zeo  
 T. E. Key

Deposits go on interest fifteenth day of each month  
 Dividends are payable January 16, April 16, July 16  
 and October 16

Annual meeting date as provided for in By-Laws  
 Monday preceding fifteenth day of April

\*Member of Board of Investment.

†Member of Auditing Committee.



**Eliot Savings Bank**  
**165 Dudley Street (Roxbury District)**

Date of Incorporation, February 8, 1864

Theodore S. Thompson <i>President</i>	P. Roland Hebert <i>Treasurer</i>
Laurence K. Hawkins	Leila M. Atwood
P. Roland Hebert	Charles P. Read
Richard S. Willis <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

George B. Rowlings  
*Clerk of Corporation*

*Trustees*

*E. L. Bond	G. B. Jones
H. E. Braconier	A. Latham, Jr.
†F. A. Brewer, Jr.	R. E. Mills
†H. J. Chilton	†H. D. Norstrand
E. H. Eacker	G. B. Rowlings
A. B. Emmons	R. H. Smithwick
*B. H. Field	F. J. Staples
*L. K. Hawkins	M. G. Summers
P. R. Hebert	*T. S. Thompson
L. P. Hills	H. C. Ward
†D. C. Howlett	*R. S. Willis
†R. C. Hussey	*W. Wright

Deposits go on interest fifteenth day of each month  
Dividends are payable April 15 and October 15  
Annual meeting date as provided for in By-Laws  
first Tuesday in April

**Grove Hall Savings Bank**  
**455 Blue Hill Avenue (Roxbury District)**

Date of Incorporation, January 30, 1914

**Branch Office**

**1167-1175 Blue Hill Avenue, Dorchester**

A. Murray Ginzberg <i>President</i>	Horace W. Whynot <i>Treasurer</i>
Joseph G. Riesman	Irving Adams
Irving Usen <i>Vice Presidents</i>	Joseph G. Hallett
Arnold S. Dane <i>Clerk of Corporation</i>	James T. Mulligan <i>Assistant Treasurers</i>

*Trustees*

G. Alpert	†M. Saxe
A. S. Beal	S. Schein
W. L. Collins (Hon.)	A. Shactman
A. S. Dane	†B. G. Shapiro
*C. S. Elkind	H. Singer
*L. Endlar	A. M. Slater
†L. Flax	S. L. Slosberg
*A. M. Ginzberg	A. G. Smith
M. Gordon	B. Solomon
E. S. Lebowich	I. Usen
F. Leeder	J. Ware, Jr.
S. Pinsly	*D. Weisberg
J. G. Riesman	M. Weiss
*L. R. Rolde	H. W. Whynot

Deposits go on interest twentieth business day of each month  
Dividends are payable January 25, April 25, July 25 and October 25  
Annual meeting date as provided for in By-Laws  
Tuesday preceding the second Wednesday in April

**The Hibernia Savings Bank**  
**50 State Street**

Date of Incorporation, May 21, 1912

James W. Conners <i>President</i>	Natale Coraine <i>Treasurer</i>
William F. Hickey	Philip M. McManamin
J. Joseph Maloney, Jr.	<i>Assistant Treasurer</i>
Philip P. Stuart <i>Vice Presidents</i>	Charles B. Carroll <i>Clerk of Corporation</i>

Albert P. Hill  
*Chairman of Board*

*Trustees*

C. B. Carroll	*J. J. Magee
*J. W. Conners	J. W. Mahoney
N. Coraine	*J. J. Maloney, Jr.
J. J. Cotter (Hon.)	†E. J. McDevitt
F. C. DeSantis	L. O'Connell
J. F. Desmond	†J. W. O'Connor
J. E. Downes, Jr.	†J. Quincy
P. Fraticelli	*J. D. Riordan
*A. P. Hill	E. H. Roemer
H. M. Hill	W. H. Ryan (Hon.)
C. L. Ligotti	*P. P. Stuart

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15 and October 15  
Annual meeting date as provided for in By-Laws  
Tuesday preceding the second Wednesday of April

**Home Savings Bank**  
**69 Tremont Street**

Date of Incorporation, March 17, 1869

John H. Guluzian <i>President</i>	Evelyn F. Grace <i>Clerk of Corporation</i>
Donald A. Pope	Donald A. Pope
Edward Norris <i>Vice Presidents</i>	<i>Treasurer</i>
Brinton Watson	Christopher C. Winslow
Frederick R. Wood	John P. Cooper
<i>Asst. Vice Presidents</i>	Donald B. Emerson <i>Assistant Treasurers</i>

Alton P. Cole  
*Chairman of Board*

*Trustees*

†D. C. Arnold	D. B. Ingram
*P. W. Atwood	A. H. Johnson
*B. Bump	W. A. W. Krebs
J. K. Butters	L. H. Martin
N. L. Cahners	D. J. Moore, Jr.
*A. P. Cole	C. A. Morss, Jr.
*E. P. Currier	D. A. Pope
D. J. Evans	J. Preston
†E. L. Francis	J. F. Rich
J. H. Fullerton	R. S. Shreve
*L. S. Glidden, Jr.	C. L. Smith, Jr.
†J. Greenbaum	*E. F. Tillson
*J. H. Guluzian	R. Wengren
W. G. Harding	

Deposits go on interest from day of deposit to interest date  
Dividends are payable 10th of every month  
Annual meeting date as provided for in By-Laws  
third Wednesday of December

\*Member of Board of Investment.  
†Member of Auditing Committee.

**The Hyde Park Savings Bank**  
**1196 River Street (Hyde Park District)**

Date of Incorporation, March 11, 1871

Chester W. Hardy <i>President</i>	Arthur L. MacDonald, Jr. <i>Treasurer</i>
Reed Freeman	Ronald A. McKee
Harlan R. Pinkham	Ruth M. Sudbey
Edward P. Shaw <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
Robert F. Dray <i>Clerk of Corporation</i>	Michael J. Dray <i>Chairman of Board</i>

*Trustees*

J. W. Agnew	†M. T. Pike
†P. G. Douglas	*H. R. Pinkham
*M. J. Dray	E. R. Pulsifer
*R. Freeman	D. T. Scott
*C. W. Hardy	E. P. Shaw
*H. Heap, Jr.	†S. O. Swangren
A. L. MacDonald, Jr.	*G. W. Weddleton
G. F. Marden	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Wednesday in May

**Lincoln Savings Bank**  
**1575 Tremont Street (Roxbury District)**

Date of Incorporation, November 5, 1915

Thomas W. Crosby <i>President</i>	Donald B. Wallace <i>Treasurer</i>
Donald B. Wallace <i>Exec. Vice President</i>	Henry Slide <i>Assistant Treasurer</i>
Richard J. Condon	Thomas W. Crosby <i>Chairman of Board</i>
A. James MacLellan	
Joseph G. Murphy <i>Vice Presidents</i>	

Frank J. Glossa  
*Clerk of Corporation*

*Trustees*

W. G. Bowers	R. H. Kelly
*G. I. Breen	A. J. MacLellan
†P. C. Cleary	†T. F. Mahan
J. F. Clune, Jr.	T. E. Mahoney
*J. P. Condon	J. F. McHale
R. J. Condon	*J. G. Murphy
R. J. Cotter, Jr.	W. F. Morris, Jr.
*T. W. Crosby	J. J. Riley, Jr.
F. A. Davis	W. J. Sheils
*W. T. Doyle	W. H. Sullivan
K. G. Fetting	T. F. True, Jr.
*T. J. Flanagan	E. J. Vogel
J. W. Haley	B. D. Wallace
R. A. MacLellan (Hon.)	F. A. York, Jr.
J. F. Murphy (Hon.)	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in December

**The Provident Institution for Savings**  
**in the Town of Boston**

**36 Temple Place—30 Winter Street**

Date of Incorporation, December 13, 1816

**Branch Offices**

**120 Franklin Street**

**Summer-Washington Subway**

**15 Prudential Center Plaza**

**25 State Street**

**Charles River Plaza Shopping Center**

John S. Howe <i>President</i>	Walter L. Bergman
Leonard P. Chamberlain <i>Exec. Vice President</i>	Joseph A. Comerford
Bernice D. Parks	Richard J. Foley
Kenneth B. McMullen	Gordon M. Hadley
George G. Cleveland	Hayward S. Houghton
William B. Marshall	Albert R. Johannesen
Donald G. Benson <i>Vice Presidents</i>	William J. Maytum
Wm. Arthur Dupee <i>Sec. of Corporation</i>	Alice G. O'Connor
Kenneth B. McMullen <i>Treasurer</i>	Walter G. Sullivan
	Margaret E. Tracy <i>Asst. Vice Presidents</i>
	Walter L. Bergman
	Joseph A. Comerford
	Dean P. Friberg
	Albert R. Johannesen <i>Assistant Treasurers</i>

Edward L. Bigelow  
*Chairman of Board*

*Trustees*

J. Q. Adams	R. C. Jordan
†O. K. Anderson	*R. Livermore, Jr.
*E. L. Bigelow	G. M. Lovejoy, Jr.
†E. L. Bigelow, Jr.	*J. Lowell
D. C. Cave	*E. Lyne
L. P. Chamberlain	F. S. Moseley, III
H. Coolidge	L. F. Niles
*J. L. Cooper	G. Olmsted, Jr.
C. C. Cunningham, Jr.	*E. H. Osgood
C. Devens	A. H. Parker
W. A. Dupee	B. D. Parks
†B. K. Elliott	R. F. Perkins
M. Gray	J. M. Powell
J. Grew	J. O. Stubbs
*H. F. Hagemann, Jr.	*P. H. Theopold
B. M. Hall	J. L. Thorndike
E. B. Hanify	D. C. Watson
J. S. Howe	S. H. Wolcott, Jr.
A. W. Hunnewell, Jr.	

Deposits go on interest fifth day of each month  
 Dividends are payable 1st Monday of each month  
 Annual meeting date as provided for in By-Laws third Tuesday of December

**South Boston Savings Bank**  
**460 West Broadway (South Boston District)**

Date of Incorporation, March 3, 1863

Alfred W. Archibald <i>President</i>	Dana L. Ruoff <i>Treasurer</i>
Francis P. Hersey	Irving L. Hobbs
George M. Pond <i>Vice Presidents</i>	Robert E. Lee
John M. Bleakie <i>Clerk of Corporation</i>	William D. Powers <i>Assistant Treasurers</i>
	Chandler Bigelow <i>Chairman of Board</i>

*Trustees*

*A. W. Archibald	J. Fine
*C. Bigelow	H. Gambrill, Jr.
J. M. Bleakie	J. J. Grigalus
S. W. Blinstrub	*F. P. Hersey
*H. Bowen	I. L. Hobbs
*A. J. Bowker	E. H. Hommel
E. B. Cass	†J. F. Lanergan
C. J. Crowley	†E. G. Morse
C. A. Curtis	*F. G. Neal
R. Cutler	D. L. Ruoff
D. M. DeHart	E. J. Ryall
F. E. Douglas	†R. E. Seeger

Deposits go on interest from day of deposit  
 Dividends are payable 15th, day of each month  
 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in April

\*Member of Board of Investment.

†Member of Auditing Committee.



**Suffolk Franklin Savings Bank**  
**45 Franklin Street**

Date of Incorporation, March 7, 1833

**Branch Offices**  
**18 Tremont Street**  
**1 State Street**  
**66 Charles Street**  
**6 Park Square**  
**205 Berkeley Street**  
**607 Boylston Street**  
**139 Massachusetts Avenue**  
**10 Birch Street, Roslindale**

Joseph H. Bacheller, Jr. <i>President</i>	James T. Bailey, Jr. Elinor L. Coggin Arthur F. DiTrapano John M. George Douglas W. Smith Robert E. Snow Albert A. Osterberg Robert D. West Robert A. Williams <i>Assistant Treasurers</i>
Edward M. Kehoe Herbert W. Gray, Jr. Cora I. Blanchard Charles H. Douglass, Jr. <i>Vice Presidents</i>	
Lawrence B. Damon <i>Clerk of Corporation</i>	
Herbert W. Gray, Jr. <i>Treasurer</i>	

*Trustees*

F. W. Andres H. H. Ayer *J. H. Bacheller, Jr. A. G. Barry T. P. Beal (Hon.) G. W. Blakeley, Jr. H. Bourneuf E. D. Brooks (Hon.) E. D. Brooks, Jr. L. W. Cabot R. P. Chapman †L. F. Daley L. B. Damon †W. R. Driver, Jr. R. J. Eaton (Hon.) J. T. Fallon J. G. Flint E. W. Gammons (Hon.) †R. K. Geisert *J. F. Gerrity H. W. Gray, Jr. F. T. Hammond, Jr. J. B. Harriman *M. L. Harris	E. Henderson (Hon.) L. T. Hill (Hon.) †G. Howland A. B. Hunt K. L. Isaacs E. M. Kehoe R. W. Lawson A. P. Loring R. H. Lovell *J. W. Lund G. Macomber *H. H. Meyer H. H. Meyer, Jr. A. O'Keefe (Hon.) J. W. Olmsted W. L. Pierce J. E. Rogerson *W. B. Snow J. K. Spring Q. W. Wales (Hon.) H. P. Wilkins W. W. Wolbach *H. A. Wood, Jr.
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Deposits go on interest from day of deposit  
Dividends are payable 10th day of each month  
Annual meeting date as provided for in By-Laws  
third Tuesday in December

**Union Savings Bank of Boston**  
**69 Franklin Street**

Date of Incorporation, February 11, 1865

**Branch Offices**  
**216 Tremont Street**  
**728 Washington Street, Norwood**

Francis P. Brennan <i>President</i>	Herbert V. Gearty <i>Treasurer</i>
Robert W. Clifford Herbert V. Gearty John C. Morrison Charles W. Swinton <i>Vice Presidents</i>	Robert W. Clifford Joseph G. Edwards Veronica E. Fitzgerald Charles W. Swinton <i>Assistant Treasurers</i>
Thomas M. Joyce <i>Clerk of Corporation</i>	
<i>Trustees</i>	

*J. I. Ahern †J. K. Benson *F. P. Brennan E. A. Brest F. A. Carlson E. Catlin, Jr. R. W. Clifford E. B. Crowley J. B. Finigan *W. J. Fitzgerald †T. J. Galligan, Jr. H. V. Gearty	*T. Johnson T. M. Joyce W. C. Kendrick *E. H. Lane *J. C. Morrison *E. J. O'Neil, Jr. †L. H. Parks R. D. Patterson J. V. Quinlan H. H. Scott C. W. Swinton
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Deposits go on interest tenth day of each month  
Dividends are payable January 20, April 20, July 20  
and October 20  
Annual meeting date as provided for in By-Laws  
April ninth

**Warren Institution for Savings**  
**3 Park Street**

Date of Incorporation, February 21, 1829

**Branch Offices**  
**52 Congress Street**  
**North Station Concourse**  
**174 Federal Street**

Albert E. Pfefferle <i>President</i>	Howard M. Bacon <i>Treasurer</i>
Malcolm T. MacVicar <i>Vice President</i>	Henry G. Hedquist Johan G. W. Holmberg Ainslie L. MacPhail Louis W. Sheppard <i>Assistant Treasurers</i>
(Office vacant) <i>Clerk of Corporation</i>	

Albert E. Pfefferle  
*Chairman of the Board*

*Trustees*

R. W. Bachelder †H. R. Bartlett F. H. Burr J. P. Carr (Hon.) *T. Chase R. N. Cox *D. L. Currier B. A. Druker *J. H. Eaton, Jr. B. T. Fawcett *P. W. Fitzpatrick †A. B. Gowing	†R. W. Hubbs †J. F. Hunnewell C. Kenny M. T. MacVicar J. F. McManmon T. Motley A. E. Pfefferle B. C. Tower (Hon.) *W. B. Tyler G. Wallace J. N. Worcester
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Deposits go on interest tenth day of each month  
Dividends are payable January 10, April 10, July 10  
and October 10  
Annual meeting date as provided for in By-Laws  
fifth day of January

\*Member of Board of Investment.  
†Member of Auditing Committee.

### Willey Savings Bank 22 Boylston Street

Date of Incorporation, March 18, 1892

Amanuel H. Sanders <i>President</i>	Bradbury H. Huff <i>Treasurer</i>
Charles E. Gibson	William J. Collins
Verdie A. Dodds	Timothy J. Cotter: <i>Assistant Treasurers</i>
George P. Towle <i>Vice Presidents</i>	Verdie A. Dodds <i>Chairman of Board</i>
Reginald Fitz Gerald <i>Clerk of Corporation</i>	

#### Trustees

†A. B. Andrews	B. H. Huff
*V. A. Dodds	R. A. Keating
R. B. Emery	R. A. Kimball
†E. A. Farnum	A. S. Roe (Hon.)
S. Fernald	†D. B. Ruggles
R. Fitz Gerald	*E. H. Sanders
*C. E. Gibson	*G. P. Towle
*D. C. Goss	A. C. Trethewey (Hon.)
*L. V. Gould	T. F. Tuttle
J. M. Haffenreffer	D. W. Vose
S. W. Howe	

Deposits go on interest fifteenth day of each month  
Dividends are payable February 15, May 15, August 15 and November 15

Annual meeting date as provided for in By-Laws  
May fifteenth

### BRAINTREE

#### The Braintree Savings Bank 865 Washington Street (South Braintree District)

Date of Incorporation, March 21, 1870

Robert P. Gray <i>President</i>	John M. Burchell <i>Treasurer</i>
Gordon W. Bryant	Edward W. Archibald <i>Assistant Treasurer</i>
Carroll D. Welch <i>Vice Presidents</i>	William E. Westman <i>Chairman of Board</i>
Donald K. Norris <i>Clerk of Corporation</i>	

#### Trustees

*H. J. Albee	L. K. Oliphant
*G. W. Bryant	R. W. Proctor
E. T. Fulton (Hon.)	*R. W. Sullivan
R. P. Gray	†J. H. Swift, Jr.
†H. B. Hollis	*J. T. Trefry, Jr.
F. J. Klay	*C. D. Welch
†F. J. Landenberger	*W. E. Westman
D. K. Norris	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws  
third Tuesday in April

### BRIDGEWATER

#### Bridgewater Savings Bank 14 Main Street

Date of Incorporation, March 19, 1872

#### Branch Office

12 West Center Street, West Bridgewater

Alfred T. Wells <i>President</i>	Herbert A. Sarkisian <i>Clerk of Corporation</i>
Frank W. Burrill <i>Ezec. Vice President</i>	Ralph A. Hopkins <i>Treasurer</i>
Herman G. Daiker	Edward B. Hayward
Joseph W. Johnson <i>Vice President</i>	James A. McGuigan <i>Assistant Treasurers</i>
Wayne E. Clark <i>Chairman of Board</i>	

#### Trustees

A. W. Ahlborg	†J. J. Kent
*R. G. Barker	O. D. Libby (Hon.)
F. W. Burrill	J. E. Lucini
*W. E. Clark	R. A. McNeeland
*H. G. Daiker	W. M. O'Rourke
*H. M. Estabrook, Jr.	†C. P. Resevick
*C. A. Freeman	†E. W. Rice
R. A. Hopkins	F. Sanborn
*J. W. Johnson	H. A. Sarkisian
E. M. Keith	A. S. Tolivaisa
†J. E. Keith	*A. T. Wells

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws  
first Monday in April

### BROCKTON

#### Brockton Savings Bank 1 North Main Street

Date of Incorporation, March 3, 1881

#### Branch Offices

443 Belmont Street  
589 Centre Street

Harry E. Adams, Jr. <i>President</i>	Reeves P. Relyea <i>Treasurer</i>
Anthony D. Matarese	Irene C. Norberg
Frederick J. Roche	Walter R. Lendh
Michael E. Tumonis <i>Vice Presidents</i>	Frank B. Hatch
	Theodore L. Vitty
	Milton H. Davidson <i>Assistant Treasurers</i>

John A. Eaton, Jr.  
*Clerk of Corporation*

#### Trustees

*H. E. Adams, Jr.	G. E. Keith
H. A. Baynes	A. L. Lane
H. S. Crocker (Hon.)	*F. B. Linehan
†S. W. Davis	*A. D. Matarese
A. C. Doyle	M. B. Norcross (Hon.)
J. A. Eaton, Jr.	G. M. McCrillis, Jr.
*B. C. Forsberg	E. H. O'Neill
C. N. Fuller	†P. W. Prouty
K. L. Hanson	†K. E. Sampson
G. O. Jenkins	H. L. Taylor

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws  
second Thursday in December

\*Member of Board of Investment.

†Member of Auditing Committee.



**People's Savings Bank of Brockton**  
221 Main Street  
Date of Incorporation, February 8, 1895  
**Branch Office**  
**Westgate Mall**  
Deane R. MacKenzie      Robert E. Swanson  
*President*                      *Treasurer*  
Freeman E. Burgess      George W. Cranford, Jr.  
Richard C. Reed              Richard L. Drew  
*Vice Presidents*              Carleton G. Smith:  
(Office vacant)              *Assistant Treasurers*  
*Clerk of Corporation*

*Trustees*

*F. E. Burgess	*D. R. MacKenzie
J. F. Conley, Jr.	*A. F. Phillips
W. E. Doyle, Jr.	R. J. Potvin
†W. A. Ingram	*R. C. Reed
E. B. Keith	†M. B. Tarlow
R. Keith, Jr.	J. R. Wheatley
R. M. Keith	*F. H. Whitney
W. E. Keith	†H. H. Wydom
L. C. Lyda	G. I. Crowell (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable March 1 and September 1  
Annual meeting date as provided for in By-Laws second Monday in January

**BROOKLINE**

**Brookline Savings Bank**  
160 Washington Street  
Date of Incorporation, February 24, 1871  
**Branch Offices**  
1340 Beacon Street  
1018 West Roxbury Parkway  
1014 Beacon Street  
H. S. Payson Rowe      Earl C. Rogers  
*President*                      *Treasurer*  
Franklin T. Pfaelzer, Jr.      Joseph L. Arsenault  
Frederick T. Pratt              Ronald A. Downing  
Earle C. Rogers              Percy S. Hardy  
J. Stanley Lee              W. Emily Horne  
*Vice Presidents*              Robert F. Hughes  
Henry D. White              J. Stanley Lee  
*Clerk of Corporation*              Georgina S. Reeser  
Warren W. Wheeler  
*Assistant Treasurers*  
Frederick T. Pratt  
*Chairman of Board*

*Trustees*

G. S. Baldwin (Hon.)	C. A. Newhall (Hon.)
R. A. Berenson	*F. T. Pfaelzer, Jr.
†H. G. Bradlee, Jr.	*F. T. Pratt
W. A. Burnham	*R. W. Pratt
G. C. Caner, Jr.	E. C. Rogers
P. Dean	E. W. Rogers (Hon.)
F. S. Deland, Jr.	*H. S. P. Rowe
E. M. Farnsworth (Hon.)	E. D. Rowley
*R. I. Hunneman	A. W. Soule (Hon.)
*R. B. Miner	S. R. Thayer
†H. H. Newell	†H. D. White

Deposits go on interest tenth business day of each month  
Dividends are payable 10th day of each month  
Annual meeting date as provided for in By-Laws Thursday next preceding the tenth of January

**CAMBRIDGE**  
**Cambridge Savings Bank**  
1374 Massachusetts Avenue  
Date of Incorporation, April 2, 1834  
Stuart Shaffer              John P. Derby  
*President*                      *Treasurer*  
R. Parker Dudley              Herbert M. Blodgett  
*Vice President*              Lynn E. Chase  
Marcus Morton              W. Pearce Coues  
*Clerk of Corporation*              Gilmore B. Creelman  
Louis A. Dussault  
*Assistant Treasurers*  
Granville H. Beever  
*Chairman of Board*

*Trustees*

†F. Adams	V. R. Herterick
F. T. Baldwin	W. M. Hogan, Jr.
*R. Baldwin	†J. Lintner
T. R. Beal	H. Liss
*G. H. Beever	A. McClennen
W. J. Bender	E. W. Sexton
A. H. Brooks, Jr.	*S. Shaffer
†J. G. Cushman	W. Shelmerdine, Jr.
R. A. Dow	K. Upton
*R. P. Dudley	*J. W. Weeks

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 10, April 10, July 10 and October 10  
Annual meeting date as provided for in By-Laws third Wednesday in December

**Cambridgeport Savings Bank**  
689 Massachusetts Avenue  
Date of Incorporation, March 15, 1853  
Stanley L. Brown              Raymond J. Adams  
*President*                      *Treasurer*  
Paul R. Corcoran              John P. Geishecker  
William T. Livingston              *Vice Treasurer*  
Leslie C. Read              Doris A. Johnson  
George A. Yule              George E. Wilson  
*Vice Presidents*              *Assistant Treasurers*  
Robert N. Cann  
*Clerk of Corporation*

*Trustees*

*C. T. Abbott	T. H. D. Mahoney
R. J. Adams	R. D. Muzzy
†B. H. Bowden	*F. W. Phelan
H. G. Bradlee	L. C. Read
*S. L. Brown	*N. B. Ricker
R. N. Cann	E. I. Snider
*P. R. Corcoran	D. Spencer
†W. P. Dole	R. Tonon
L. F. Feloney	J. O. Welch
S. S. Ganz	A. F. White (Hon.)
D. Koplan	C. P. Whitlock

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month  
Dividends are payable January 20, April 20, July 20 and October 20  
Annual meeting date as provided for in By-Laws third Wednesday in December

\*Member of Board of Investment.  
†Member of Auditing Committee.



### East Cambridge Savings Bank 292 Cambridge Street

Date of Incorporation, April 29, 1854

#### Branch Office 1310 Cambridge Street

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black	David T. Brewster
Willard C. Craig <i>Vice Presidents</i>	Ralph G. Burstad
Norman S. Blanchard <i>Clerk of Corporation</i>	Charles B. Cutter
	Evalyn W. Felch <i>Assistant Treasurers</i>

#### Trustees

J. G. Adams	R. R. DeGuligermo
E. S. Black	†R. W. Fawcett
*F. X. Buebendorf	W. J. FitzGerald
R. G. Burstad	*J. F. Jefferson
*J. H. Campbell	*G. E. Lakschewitz
J. J. Cherkerzian	A. E. Lerman
†R. F. Clark	R. A. Sheffield
*W. C. Craig	†L. O. Simonds
C. B. Cutter	H. C. Waddle, Sr.

Deposits go on interest fifteenth day of each month

Dividends are payable 15th of each month

Annual meeting date as provided for in By-Laws  
fourth Monday of November

### North Avenue Savings Bank 1960 Massachusetts Avenue

Date of Incorporation, March 7, 1872

Donald P. Noyes <i>President</i>	William F. Askin, Jr. <i>Treasurer</i>
Arthur W. Emerson	Ralph R. Forsman
William F. Askin, Jr.	Kenneth Holland
Lauriat Lane	Alfred J. Conlan
Frederick H. Nickels <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	Lauriat Lane <i>Chairman of Board</i>

Francis W. K. Smith  
*Clerk of Corporation*

#### Trustees

J. B. Ames	H. G. Gerrish
H. W. Atkinson	*T. F. Gibson
G. Bailey	*L. Lane
P. Belliveau	R. C. Long
*R. E. Bennink	†J. A. Lunn
J. F. Blackman	*F. H. Nickels
G. E. Curtin	*J. W. Norris
F. H. Davis	*D. P. Noyes
†J. M. Dry	G. M. Olive (Hon.)
O. C. Eckel	F. W. K. Smith
A. W. Emerson	J. H. Walsh
E. Emerson	W. J. Wauters (Hon.)
†F. J. England	D. B. Wilson
R. F. George (Hon.)	

Deposits go on interest tenth day of the month if  
made on or before the nineteenth day of the  
month

Dividends are payable January 10, April 10, July  
10 and October 10

Annual meeting date as provided for in By-Laws  
first Wednesday in June

### CANTON

#### The Canton Institution for Savings 557 Washington Street

Date of Incorporation, March 4, 1835

Charles K. Endicott <i>President</i>	Ralph C. Jackson <i>Treasurer</i>
George M. Mansfield	Joseph F. Ronayne
John E. Fish <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Charles F. Leary  
*Clerk of Corporation*

#### Trustees

*C. F. Alexander	C. F. Leary
†J. S. Bullock	*G. M. Mansfield
†J. H. Draper, Jr.	D. Packard
W. S. Draper	C. W. Pinkham
*C. K. Endicott	R. T. Seavey
*J. E. Fish	J. C. Sullivan
R. C. Jackson	*R. W. Wetherbee
J. L. Keeling	*R. Williams, Jr.
*I. J. Kelley	

Deposits go on interest first day of the month if  
made on or before the tenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws  
first Wednesday in April

### CHELSEA

#### Chelsea Savings Bank 267 Broadway

Date of Incorporation, April 28, 1854

#### Branch Offices 10 Pleasant Street, Revere 211 Squire Road, Revere

William C. Andrew <i>President</i>	William M. Beal <i>Treasurer</i>
William M. Beal	Henry D. Alpers
Sidney M. Kensinger	Edwin C. Gardner
Donald R. Stormont	Donald E. Garrant
Edward P. Wells <i>Vice Presidents</i>	Elizabeth A. Geary <i>Assistant Treasurers</i>
Henry D. Alpers <i>Asst. Vice President</i>	Wilford S. Cuthbertson <i>Chairman of Board</i>
Gertrude L. Flemming <i>Clerk of Corporation</i>	

#### Trustees

*W. C. Andrew	F. A. Johnson
W. M. Beal	*S. M. Kensinger
E. F. Becker	W. L. Martin
†K. P. Chase	W. J. Murdock, Jr.
W. J. Creedon	F. L. Patton
*W. S. Cuthbertson	C. D. Rockwell
J. P. Dalis	*F. J. Ryan
†H. W. Dingwell	I. W. Slade
P. D. Duncan	*S. A. Smith
*W. W. Dykeman	D. R. Stormont
J. H. Holman	†W. W. Symonds
W. R. Holmes	*E. P. Wells

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15  
and October 15

Annual meeting date as provided for in By-Laws  
second or third Thursday in November

\*Member of Board of Investment.

†Member of Auditing Committee.

**County Savings Bank**  
**435 Broadway**

**Date of Incorporation, February 27, 1890**  
**Branch Office**  
**385 Broadway, Revere**

Peter B. Seamans <i>President</i>	Kenneth M. Smith <i>Treasurer</i>
Kenneth M. Smith <i>Exec. Vice President</i>	C. Muriel Nickerson Paul D. Carlberg John E. Harvey <i>Assistant Treasurers</i>
C. Muriel Nickerson <i>Vice President</i>	
Michael J. Glazerman <i>Clerk of Corporation</i>	

*Trustees*

W. O. Apthorp	A. J. Leone
A. B. Atwood (Hon.)	E. J. McCarthy
C. N. Atwood	D. J. McCarty (Hon.)
H. R. Browne	C. M. Nickerson
†W. M. Bush	I. Perlman
P. D. Carlberg	*D. C. Seamans
*H. C. Corliss	*P. B. Seamans
E. B. Corman	†J. F. Shaughnessy
S. Curtis	K. M. Smith
J. A. Festa	*F. J. Sullivan
H. W. Frost (Hon.)	J. F. Tierney (Hon.)
W. J. Glazerman	*J. F. Tierney, Jr.
J. E. Harvey	M. Wise
S. J. Leonard	E. S. Wozniak

Deposits go on interest twentieth business day of each month  
Dividends are payable April 20 and October 20  
Annual meeting date as provided for in By-Laws second Tuesday in May

**CHICOPEE**

**Chicopee Savings Bank**  
**36 Center Street**

**Date of Incorporation, February 27, 1845**  
**Branch Office**  
**794 Memorial Drive, Chicopee Falls**

Stephen A. Zajchowski <i>President</i>	George D. Ouimette <i>Treasurer</i>
Ernest R. Lavigne	Edward A. Corridan
Addison C. Morse	Albert H. Roy <i>Assistant Treasurers</i>
Thomas D. Murphy	Stephen A. Zajchowski <i>Chairman of Board</i>
Edward J. Pryzbyla <i>Vice Presidents</i>	
Richard G. Mosher <i>Clerk of Corporation</i>	

*Trustees*

E. W. Beauchamp	*E. R. Lavigne
E. A. Brodeur	G. E. Membrino
D. F. Canty (Hon.)	*A. C. Morse
*D. G. Christensen	R. G. Mosher
P. H. D'Amour	G. C. Murphy (Hon.)
*E. R. Dupuis	T. D. Murphy
†E. F. Fitzgerald	J. B. Peltz
R. E. Fontaine	*E. J. Pryzbyla
†B. A. Galuszka	†E. A. Roy
E. C. M. Jasinski	W. W. Sample (Hon.)
J. Korkosz	S. Sitarz (Hon.)
H. J. Kulig	S. A. Zajchowski

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1 and July 1  
Annual meeting date as provided for in By-Laws third Monday of January

**CLINTON**

**Clinton Savings Bank**  
**200 Church Street**

**Date of Incorporation, May 15, 1851**

Douglas J. Hayes <i>President</i>	James H. Wiesman <i>Treasurer</i>
Edward F. Gibbons Dr. Arno Kuettner <i>Vice Presidents</i>	James P. Durkin <i>Assistant Treasurer</i>
John J. Philbin <i>Clerk of Corporation</i>	

*Trustees*

L. F. Burke	*D. J. Hayes
D. W. Carruth	V. E. Kilgour
N. S. Coldwell	*A. Kuettner
P. H. Despotopulos	J. J. Philbin
*A. J. Friedrich	†H. L. Robichaud
*E. P. Gannon	F. Schreiter
†P. A. Garofoli	†F. O. Vorspohl
*E. F. Gibbons	J. H. Wiesman

Deposits go on interest fifteenth day of each month  
Dividends are payable April 15 and October 15  
Annual meeting date as provided for in By-Laws third Monday in June

**COHASSET**

**Cohasset Savings Bank**  
**13 Elm Street**

**Date of Incorporation, February 28, 1845**

Daniel S. Campbell <i>President</i>	Donald E. Bates <i>Treasurer</i>
Donald E. Bates John H. Dean <i>Vice Presidents</i>	Robert P. Magner <i>Assistant Treasurer</i>

T. Frederick Mulcahy  
*Clerk of Corporation*

*Trustees*

D. E. Bates	†W. E. Poland
*T. Bates	*M. B. Pratt
*D. S. Campbell	S. N. Ripley
*J. H. Dean	R. E. Sherbrooke
†S. J. Dwyer	†W. C. Swift
T. F. Mulcahy	†R. T. Wetzler
C. E. Pipes	W. B. White

Deposits go on interest first day of the month if made on or before the fifth day of the month  
Dividends are payable January 5, April 5, July 5 and October 5  
Annual meeting date as provided for in By-Laws second Monday in January

\*Member of Board of Investment.  
†Member of Auditing Committee.



**CONCORD**

**The Middlesex Institution for Savings**  
**64 Main Street**

**Date of Incorporation, March 4, 1835**

**Branch Office**  
**315 Main Street, Acton**

James R. Mercer, Jr. <i>President</i>	H. Bradford Sturtevant, III
Thomas Flint <i>Vice President</i>	Richard L. Wiggin, II
John C. Collins <i>Treasurer</i>	William G. Wilkinson <i>Assistant Treasurers</i>

Charles D. MacPherson  
*Clerk of Corporation*

*Trustees*

*S. Buttrick	†W. L. Kingman
G. W. Clark	†W. D. Locke
J. C. Collins	*F. H. Lovejoy
R. Crafts	C. D. MacPherson
J. M. Eaton, Jr.	*J. R. Mercer, Jr.
*T. Flint	E. S. Newbury, Jr.
*T. R. Huckins	F. W. Smith
P. Jewell, Jr.	W. S. Smith
P. R. Johnson	*E. K. True
G. H. Kidder	†G. Wells

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Tuesday in June

**CONWAY**

**Conway Savings Bank**  
**Main Street**

**Date of Incorporation, March 10, 1887**

Ralph G. Lilly <i>President</i>	Alice M. Allis <i>Treasurer</i>
Raymond S. Totman <i>Vice President</i>	Clarence W. Boyden <i>Clerk of Corporation</i>

*Trustees*

G. W. Allis	†L. W. Lagoy
*R. A. Anderson	K. A. Lilly
C. S. Boyden (Hon.)	*R. G. Lilly
C. W. Boyden	†D. H. Nye
R. H. Boyden	R. L. Roberts (Hon.)
*L. W. Graves	†W. O. Seibert
R. G. Hassell	L. K. Totman
*T. A. Herlihy	*R. S. Totman
D. A. Kirkpatrick	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws last Saturday in April

**DANVERS**

**Danvers Savings Bank**  
**1 Conant Street**

**Date of Incorporation, March 20, 1850**

Charles F. Murray <i>President</i>	William H. Price, Jr. <i>Treasurer</i>
Everett A. Needham	Raymond M. Graves <i>Assistant Treasurer</i>
Donald R. Pope	Napier B. Caldwell <i>Clerk of Corporation</i>
Raymond S. Roberts <i>Vice Presidents</i>	

*Trustees*

N. B. Caldwell	*C. F. Murray
C. V. Clement, Jr.	E. A. Needham
†J. H. Coffin	R. A. Peterson
C. Elliott	*D. R. Pope
*C. E. Elliott	*G. G. Potter
R. H. Gaskill (Hon.)	W. H. Price, Jr.
A. Hutchinson	*R. S. Roberts
†F. H. Kirby	C. S. Tapley
D. Lockwood (Hon.)	C. T. Whittaker
†W. G. Merrill, Jr.	J. D. Woodberry

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in November

**DEDHAM**

**Dedham Institution for Savings**  
**603 High Street**

**Date of Incorporation, March 19, 1831**

**Branch Offices**

**741 Providence Pike**

**673 High Street, Westwood**

Robert F. Clark <i>President</i>	Augustus W. Soule, Jr. <i>Clerk the Corporation</i>
Frank W. Crocker	John D. Lund <i>Treasurer</i>
John D. Lund	James I. Schock
James I. Schock <i>Vice Presidents</i>	Harold C. Gladden
	Kilburn L. Child, Jr. <i>Assistant Treasurers</i>

Nathaniel L. Harris  
*Chairman of Board*

*Trustees*

*R. Bancroft	W. C. Hodgdon (Hon.)
C. W. Bartlett	A. Hollingsworth
*R. F. Clark	*T. E. Jansen, Jr.
F. W. Crocker	G. C. Lee
J. Dwinell	†R. Lowell, Jr.
*B. Fisher	A. W. Soule, Jr.
P. Grant	J. N. Tweedy
*N. L. Harris	†E. W. Wiggins, Jr.
†S. Haydock	*H. H. Wood
W. P. Hersey	

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

**EAST BRIDGEWATER****East Bridgewater Savings Bank**  
29 Bedford Street

Date of Incorporation, March 8, 1870

**Branch Office****Mattakeesett Street, Pembroke**

Edmund W. Nutter <i>President</i>	Arthur R. Bradstreet <i>Treasurer</i>
Frank N. Houghton <i>Vice President</i>	Hazel A. Leland Charles V. Ladd <i>Assistant Treasurers</i>
Arnold C. Swanson <i>Clerk of Corporation</i>	Frank N. Houghton <i>Chairman of Board</i>

**Trustees**

A. R. Bradstreet	K. S. Nordin
*W. M. Clark	A. M. Nutter
H. R. Crosby	*E. W. Nutter
E. W. Dewhurst	*F. E. Parris
†K. G. Henrich	*G. A. Ridder
*F. N. Houghton:	A. C. Swanson
R. C. Howard	†E. S. Whitmarsh
H. W. Kerr	P. Washburn (Hon.)
†J. C. King	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws third Tuesday in March

**EASTHAMPTON****Easthampton Savings Bank**  
36 Main Street

Date of Incorporation, February 10, 1869

Howard E. Fasser <i>President</i>	Robert L. Mullaly <i>Treasurer</i>
Roy C. Ekengren <i>Exec. Vice President</i>	Traugott J. Wodicka Agnes R. McLean <i>Assistant Treasurers</i>
Joseph Rapalus <i>Vice President</i>	Howard E. Fasser <i>Chairman of Board</i>
Thomas J. Scanlon <i>Clerk of Corporation</i>	

**Trustees**

*A. I. Cartledge	†W. F. Kelsey
P. J. Clapp	†J. T. Lagowski
†W. J. Czelusniak	J. J. Moriarty, Jr.
R. C. Ekengren	*J. S. Rapalus
*H. E. Fasser	*W. E. Riedel
*H. A. Goldberg	T. J. Scanlon
A. E. Granat	P. Stevens
F. J. Janik	R. F. Ulm
C. W. Johnson	T. Zavorski

Deposits go on interest first day of each month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

Annual meeting date as provided for in By-Laws second Wednesday of July

**EASTON****North Easton Savings Bank**  
295 Main Street (North Easton District)

Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Douglas D. Porter <i>Treasurer</i>
Richard J. Hatchfield Roger A. McNamara <i>Vice Presidents</i>	Richard R. Ethier <i>Assistant Treasurer</i>
Anthony Pires <i>Clerk of Corporation</i>	John S. Ames, Jr. <i>Chairman of Board</i>

**Trustees**

D. Ames	A. G. Morse
*J. S. Ames, Jr.	†N. B. Morse
N. A. Anderson	†A. Pires
H. E. Boone	D. D. Porter
C. J. Coughlin	R. L. Sproul
*R. J. Hatchfield	*R. Taylor
†A. D. Johnson	H. C. Thomas
*R. A. McNamara	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in December

**EDGARTOWN****Dukes County Savings Bank**  
Main Street

Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	Edward E. Mayhew, Jr. <i>Treasurer</i>
Henry Corey Robert M. Love <i>Asst. Vice Presidents</i>	Frederick H. Chirgwin <i>Clerk of Corporation</i>

**Trustees**

A. A. Alley	†R. M. Love
†J. Campbell	W. W. Manning
F. H. Chirgwin	R. J. Mitchell
†H. Corey	*W. B. Norton
*F. S. Duarte	*J. W. Osborn
S. C. Gentle	*E. G. Tyra
A. Hall	†E. W. Vincent

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Monday of November

**EVERETT****Everett Savings Bank**  
466 Broadway

Date of Incorporation, March 1, 1889

Frank E. Woodward <i>President</i>	Ernest A. Ryder <i>Treasurer</i>
Harry Beats Willard C. Lombard <i>Vice Presidents</i>	David J. Carlberg Richard M. Burden <i>Assistant Treasurers</i>

Alden P. Tuells  
*Clerk of Corporation***Trustees**

*E. H. Ahlin	H. L. Macaulay
*H. Beats	†H. K. MacDonald
†J. S. Beats	*R. K. Manning
*S. R. Gardiner	R. K. Manning, Jr.
†C. A. Herne	K. P. Roberts
A. L. Holmes	E. A. Ryder
H. M. Jones	*E. H. Tobey
W. C. Lombard	A. P. Tuells
W. C. Lyford	F. E. Woodward

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday of April

\*Member of Board of Investment.

†Member of Auditing Committee.



**FAIRHAVEN**

**Fairhaven Institution for Savings**  
15 Center Street

Date of Incorporation, February 10, 1832

Richard H. Carpenter <i>President</i>	George A. Bunnell, Jr. <i>Treasurer</i>
George A. Bunnell, Jr.	George R. Graves
George R. Graves	Walter E. Bowman, III
Lawrence B. Maxfield <i>Vice Presidents</i>	Assistant Treasurers
Robert E. Browne <i>Clerk of Corporation</i>	Richard H. Carpenter <i>Chairman of Board</i>

*Trustees*

L. Alexion	H. Fell
R. E. Browne	†E. A. Hayward
G. A. Bunnell	E. L. Holden
C. Burr	†C. L. Maclauchlin
W. H. Carey	*L. B. Maxfield
*R. H. Carpenter	*E. M. Radcliffe
R. E. Chase	A. L. Rawcliffe
*R. A. Covill	†G. Schwartz
*H. A. Darwin	R. A. Young

Deposits go on interest from day of deposit

Dividends are payable 2nd Monday of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in November

**FALL RIVER**

**The Citizens' Savings Bank**  
4 South Main Street

Date of Incorporation, November 15, 1851

Ray C. Bigelow <i>President</i>	John M. Parker <i>Treasurer</i>
John M. Parker <i>Vice President</i>	John W. Borden
Warren A. Parmenter <i>Clerk of Corporation</i>	James W. Spence, Jr.
	Philip J. Gladue, Jr. <i>Assistant Treasurers</i>
	William E. Crowther <i>Chairman of Board</i>

*Trustees*

A. L. Audet, Jr.	W. P. Grant
*R. C. Bigelow	*J. H. Hudner
*G. W. Bliss	M. Kusinitz
R. A. Bogle, Jr.	R. L. LaVault
†W. A. Brown, Jr.	J. M. Parker
O. M. Cherry (Hon.)	W. A. Parmenter
P. G. Collias	W. Prescott
*J. H. Collins	M. R. Silva
J. T. Cottrell, Jr.	J. W. Spence, Jr.
*W. E. Crowther	†F. E. Sullivan
J. E. Fitzgerald	H. T. Walker

Deposits go on interest from day of deposit to end of dividend period

Dividends are payable 1st business day of March, June, September and December

Annual meeting date as provided for in By-Laws second Monday of June

**Fall River Savings Bank**

141 North Main Street

Date of Incorporation, March 11, 1828

**Branch Office**

873 County Street, Somerset

Robert F. Sykes <i>President</i>	Alston M. Rigby <i>Treasurer</i>
George E. Kay <i>Vice President</i>	Leslie H. King
George M. Jackson <i>Clerk of Corporation</i>	Luiz Perreira <i>Assistant Treasurers</i>

*Trustees*

*W. Birkett	G. M. Jackson
C. D. Boardman	*G. E. Kay
E. Brayton (Hon.)	J. A. Mitchell
†L. S. Brayton	*C. A. Murray
†J. E. Bullock	V. M. Nanni
F. M. Chace	J. F. O'Donoghue
*H. W. Durfee	A. M. Rigby
R. H. Gee	C. C. Smith
C. H. Hawes	*R. F. Sykes
W. G. Heath	†D. A. Toomey

Deposits go on interest from day of deposit to end of dividend period

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Wednesday of January

**Fall River Five Cents Savings Bank**

79 North Main Street

Date of Incorporation, April 10, 1855

Douglas J. Richardson <i>President</i>	Lincoln P. Holmes <i>Treasurer</i>
Eldredge H. Leeming	Donald A. Bogle
Warren F. Sanford	Joseph A. Rivard
Lincoln P. Holmes <i>Vice Presidents</i>	Assistant Treasurers
	Richard K. Hawes, Jr. <i>Clerk of Corporation</i>

*Trustees*

H. Ashworth	†R. K. Hawes, Jr.
H. W. Barnett	R. K. Hawes, Sr. (Hon.)
G. Bedard	L. P. Holmes
J. A. Cohen	*E. H. Leeming
F. L. Collins, Jr.	K. List
†F. A. Crosson	†A. E. Mobouck
*J. F. Dator	*H. F. Reilly
C. S. Deplitch	*D. J. Richardson
J. C. Fonseca, Jr.	*W. F. Sanford
R. Green	M. F. Welsh (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

\*Member of Board of Investment.

†Member of Auditing Committee.

**Union Savings Bank**  
**20 South Main Street**

**Date of Incorporation, April 24, 1869**

Cyrus C. Rounseville <i>President</i>	Herbert Boothman <i>Treasurer</i>
Herbert Boothman	James F. Borden <i>Assistant Treasurer</i>
Lincoln D. Brayton <i>Vice Presidents</i>	James W. Killoran <i>Clerk of Corporation</i>

*Trustees*

*D. Ashton	*A. Ehrenhaus
*W. H. Barker	J. W. Killoran
†J. F. Beckett, Jr.	†C. A. Norman, Jr.
H. Boothman	†C. E. Reed, III
H. Boothman, Jr.	H. J. Regan
L. D. Brayton	*C. C. Rounseville
*P. S. Brayton	S. W. Udis
W. C. Driscoll	R. W. Young

Deposits go on interest fifteenth business day of each month

Dividends are payable February 19, May 19, August 19 and November 19

Annual meeting date as provided for in By-Laws fourth Wednesday of May

**FITCHBURG**

**Fitchburg Savings Bank**  
**780 Main Street**

**Date of Incorporation, February 12, 1846**

**Branch Offices**  
**550 Kimball Street**  
**John Fitch Highway**

Robert S. Goldthwait <i>President</i>	Raymond L. Morin <i>Treasurer</i>
Richard D. Foulkes <i>Vice President</i>	Evelyn F. Delage John O. Lonnqvist
Dwight P. Wentworth <i>Asst. Vice President:</i>	Brian F. Roberts <i>Assistant Treasurers</i>
Robert L. Ware <i>Clerk of Corporation</i>	

*Trustees*

W. W. Aalto	†V. E. Huntington
*W. B. Adams	W. Laverack
J. B. Aubuchon (Hon.)	H. V. Lindberg
*J. P. Aubuchon	F. E. Manley
R. Bullock (Hon.)	A. H. Meyer (Hon.)
E. C. Caouette (Hon.)	M. M. Moran
D. M. Crocker	†W. S. Reagan
*P. W. Dawley	M. F. Shea
F. J. DeBonis	H. K. Simonds, Jr.
E. S. Eichin	E. A. Stanton
*R. S. Goldthwait	W. T. Swain
J. J. Hammond	C. F. Taylor (Hon.)
N. Harrower (Hon.)	*G. R. Wallace, 3rd
†C. F. Holt	R. L. Ware

Deposits go on interest first day of the month, if made on or before the tenth of the month

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws third Wednesday of November

**The Worcester North Savings Institution**  
**288 Main Street**

**Date of Incorporation, May 26, 1868**

William S. Brown <i>President</i>	J. Everett White <i>Treasurer</i>
Geldert S. Brown <i>Vice President</i>	C. William Wester <i>Assistant Treasurer</i>
Henry G. Bowen <i>Clerk of the Corporation</i>	

*Trustees*

V. A. Anderson	†D. D. Goodwin
A. Belliveau (Hon.)	*C. A. Johnson
H. G. Bowen	D. A. McGregor
R. B. Bowen	*G. W. Munson (Hon.)
G. S. Brown	A. G. Neal (Hon.)
*W. S. Brown	H. D. Penan (Hon.)
†C. W. Chicknavorian	†L. E. Poole
*S. F. Chittick	R. A. Price
B. Crocker, Jr.	H. H. Rahnasto
N. C. Cross	J. R. Rhoads, Jr.
*E. N. Daulton, Jr.	C. D. Rhoten
W. H. Dolan, Jr.	F. M. Rhoten
R. W. Fisher	Dr. F. P. Ross
J. G. Flynn (Hon.)	J. H. Simonds
R. W. Foster	N. C. Weeks

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the fourth day of January

**FOXBOROUGH**

**Foxborough Savings Bank**  
**4 School Street**

**Date of Incorporation, April 18, 1855**

W. Wallace Kelley <i>President</i>	Elmer L. Zeller <i>Treasurer</i>
Donald H. Pike	Virginia A. Ward <i>Assistant Treasurer</i>
Lawrence L. Carpenter	Grace E. Donovan <i>Clerk of Corporation</i>
Harold W. Moore <i>Vice President</i>	

*Trustees*

*L. L. Carpenter	*W. W. Kelley
H. E. Cornish	J. K. Lynch
†G. E. Donovan	J. H. Marsden (Hon.)
E. H. Downs (Hon.)	†W. H. McAlister
N. R. Ferguson	H. E. McKenzie, Sr.
R. H. Fuller	*D. H. Pike
†W. P. Fuller	J. J. Putnam (Hon.)
*C. E. Holt	W. L. Sellon
*A. G. Hutchins	E. L. Zeller

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday following the first Monday in June

\*Member of Board of Investment.  
†Member of Auditing Committee.



**FRAMINGHAM**

**Framingham Savings Bank**  
**15 Park Street**

Date of Incorporation, April 23, 1883

**Branch Offices**  
**770 Water Street**  
**575 Worcester Road**

Arthur M. Fitts, Jr. <i>President</i>	Milton E. Baldwin, Jr. <i>Treasurer</i>
Herbert Schnare	Charles D. Warner
Harvey E. Matheson	F. Crawford Reed
Charles F. Long <i>Vice Presidents</i>	Robert M. McKenzie <i>Assistant Treasurers</i>
James A. Robertson <i>Clerk of Corporation</i>	Arthur M. Fitts, Jr. <i>Chairman of Board</i>

**Trustees**

M. E. Baldwin, Jr.	*A. M. Mason
*A. M. Fitts, Jr.	*H. E. Matheson
*V. H. Galvani	†J. A. Robertson
†J. P. Hastings	*J. H. Schmidt, Jr.
†G. H. Hulme	*H. Schnare
V. J. Irvine (Hon.)	*W. F. Sullivan
*C. F. Long	†R. N. Wallis
†C. F. Long, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first business day in April

**FRANKLIN**

**Benjamin Franklin Savings Bank**  
**58 Main Street**

Date of Incorporation, February 20, 1871

Lewis J. Cataldo <i>President</i>	John R. Goodwin <i>Treasurer</i>
Warren R. Gilmore	William R. Feeley <i>Assistant Treasurer</i>
Donald S. Mackintosh	Edmund J. Keefe <i>Clerk of Corporation</i>
Raymond N. Peterson <i>Vice Presidents</i>	

**Trustees**

†H. C. Abbott	*W. R. Gilmore
S. Atwood	J. R. Goodwin
C. H. Carlson (Hon.)	†W. B. Goodwin
*L. J. Cataldo	E. J. Keefe
*P. N. Chick	*D. S. Mackintosh
J. W. Chilson	D. J. Mann
C. S. Clark (Hon.)	R. D. Mann
*H. J. Cook	G. S. Perry
†G. W. Dana	*R. N. Peterson
W. R. Feeley	*A. E. Rockwood
A. J. Freeman	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws fourth Monday of October

**GARDNER**

**The Gardner Savings Bank**  
**29 Parker Street**

Date of Incorporation, May 26, 1868

Charles A. Stone <i>President</i>	Mary E. Johnson <i>Clerk of Corporation</i>
Philip A. Bjurling	Robert N. Ellis <i>Treasurer</i>
Volney W. Howe	Richard E. Keeney
Carlton E. Nichols	Thomas R. Mailloux <i>Assistant Treasurers</i>
F. Gordon Saunders <i>Vice Presidents</i>	

**Trustees**

C. G. Bell	J. Heywood
*P. A. Bjurling	*V. W. Howe
S. A. Brooks	†T. A. Huhtala
R. W. Cushing	*C. E. Nichols
†E. E. Dunn	†W. S. Sargent
R. N. Ellis	*F. G. Saunders
G. H. Heywood, Jr.	*C. A. Stone

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

**GEORGETOWN**

**Georgetown Savings Bank**  
**7 North Street**

Date of Incorporation, May 26, 1868

Frank M. Meader <i>President</i>	Guy A. Minchin <i>Treasurer</i>
Charles G. Baker <i>Vice President</i>	Ruth B. Stetson <i>Assistant Treasurer</i>
William C. Stetson <i>Clerk of Corporation</i>	Dudley M. Tenney <i>Chairman of Board</i>

**Trustees**

†C. G. Baker	*G. A. Minchin
*D. C. Elliott	W. S. Phillips
H. B. Esty	†H. N. Pingree
J. E. Hamblet	†H. A. Roberts
*M. R. Kelloway	W. C. Stetson
*R. J. Kinney	*D. M. Tenney
L. W. Lowell	E. G. Williams
F. M. Meader	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in May

\*Member of Board of Investment.

†Member of Auditing Committee.



GLOUCESTER

Cape Ann Savings Bank  
109 Main Street

Date of Incorporation, April 15, 1846

Branch Office  
Beach Street, Manchester

Temple A. Bradley <i>President</i>	Charles W. Lowrie <i>Treasurer</i>
Charles W. Lowrie	Raynor G. Adams
Lawrence N. Peterson <i>Vice Presidents</i>	Carrie E. Christensen
	Henry A. Jones
Robert F. Marshall <i>Clerk of Corporation</i>	John G. Olsen, Jr. <i>Assistant Treasurers</i>

Trustees

J. H. Bagshaw	H. L. Jodrey
*H. Bell	R. Kramer
†W. R. Bishop	C. W. Lowrie
*T. A. Bradley	R. F. Marshall
J. D. Cunningham	†E. Morley
*H. C. Dexter	*L. N. Peterson
*N. A. Faulk	D. F. Slade
†R. J. Harris	D. E. Sudbay
C. T. Heberle	T. G. Wonson

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in January

GREAT BARRINGTON

Great Barrington Savings Bank  
244 Main Street

Date of Incorporation, February 22, 1869

Branch Office  
Main Street, Sheffield

Peter I. Adams <i>President</i>	R. Gordon Granger <i>Treasurer</i>
R. Gordon Granger <i>Exec. Vice President</i>	George P. Adams
George R. McCormick <i>Clerk of Corporation</i>	James R. Humphrey
	Emma H. Stanton <i>Assistant Treasurers</i>

Trustees

*P. I. Adams	R. G. Granger
R. B. Anderson	†W. B. Hall
*H. S. Andrews	†F. E. Harmon
W. F. Barrett, Jr.	*J. E. Kimball, Jr.
J. F. Cook	*M. E. Leafgreen
W. F. Dempsey	†G. R. McCormick
C. W. Dolby	H. R. Sheldon
H. H. Erbe (Dr.)	H. R. Stover
W. F. Flaherty (Hon.)	H. K. Turner (Hon.)
H. B. Foster	R. F. Tyler (Hon.)
*M. J. Gilligan	

Deposits go on interest first day of each month if made on or before the ninth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of November

GREENFIELD

The Franklin Savings Institution  
332 Main Street

Date of Incorporation, April 2, 1834

John C. Nettleton <i>President</i>	E. Russell Alexander <i>Treasurer</i>
E. Russell Alexander <i>Vice President</i>	Richard M. Cromack
Paul W. Bittner <i>Clerk of Corporation</i>	John W. Hayes, III
	David R. Martin <i>Assistant Treasurers</i>

Trustees

E. R. Alexander	†D. C. Lunt, Jr.
J. B. Baker	*J. C. Nettleton
J. T. Bartlett (Hon.)	*L. Nims
V. M. Bostley	F. H. Reed (Hon.)
H. J. Cadwell	P. Rogers (Hon.)
*C. F. Clark	W. T. Seller
S. L. Cohn	*A. W. Sherman
S. L. Cummings	†C. F. Smith
I. N. Esleeck, Jr.	†C. S. Strecker
R. S. Harper	C. F. Watters, Jr.
*D. C. Lunt	

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws last Tuesday in November

Greenfield Savings Bank  
400 Main Street

Date of Incorporation, March 19, 1869

Branch Office  
52 Avenue A, Montague

Sidney W. Parsons <i>President</i>	Matthew N. Polo <i>Treasurer</i>
Austin J. Blood <i>Exec. Vice President</i>	T. Fay A. Boyden
Warren O. Weir <i>Vice President</i>	Francis L. Lemay
George J. Hayer <i>Clerk of Corporation</i>	Joseph J. Zamojski <i>Assistant Treasurers</i>
	William Scott Keith <i>Chairman of Board</i>

Trustees

*A. Abercrombie	*S. W. Parsons
S. Blassberg	†E. W. Pleasant
A. J. Blood	R. S. Reid
L. M. Cairns	A. D. Rugg
L. J. Clapp	M. N. Polo
†A. W. Dempsey	E. Shortell
†F. B. Dole	C. J. Sokolosky
H. V. Erickson	E. F. Stange
W. T. Finn	*L. J. Starbuck
*W. C. Gates	*L. J. Stiles
*M. J. Haigis	S. T. Tisdale
G. J. Hayer	R. S. Tompkins
W. J. Hosmer	†A. F. Wait
*W. S. Keith	W. O. Weir
E. E. Koch	B. Winer
†R. Lizotte	S. A. Yetter
*F. A. M. Milkey	J. J. Zamojski

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in December

\*Member of Board of Investment.  
†Member of Auditing Committee.

**HARWICH**

**Cape Cod Five Cents Savings Bank**  
**Main Street (Harwich Port District)**

Date of Incorporation, March 16, 1855

**Branch Offices**

**Main Street, Chatham**

**G.A.R. Highway, Orleans**

Ralph B. Snow <i>President</i>	Oscar J. Cahoon <i>Clerk of Corporation</i>
Henry T. Crocker	George P. Marble <i>Treasurer</i>
Urban Livingston	David B. Willard
Dean S. Sears	Richard Wills <i>Assistant Treasurers</i>
George P. Marble <i>Vice Presidents</i>	Ralph B. Snow <i>Chairman of Board</i>
Milton L. Cahoon <i>Asst. Vice President</i>	

*Trustees*

R. E. Allen (Hon.)	*U. S. Livingston
*K. B. Brown	G. P. Marble
O. J. Cahoon	*O. T. Murray
H. T. Crocker (Hon.)	*D. S. Sears
†W. E. Crowell	E. C. Small
B. O. Eldredge (Hon.)	*R. B. Snow
†C. K. Eldridge	K. A. Sparrow
†E. E. Eldridge	I. M. Taylor (Hon.)
H. Eldridge	P. V. Thomson
A. T. Hunt	

Deposits go on interest second Wednesday of each month

Dividends are payable 2nd Wednesday of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

**HAVERHILL**

**Haverhill Savings Bank**  
**153 Merrimack Street**

Date of Incorporation, February 8, 1828

**Branch Offices**

**16 Main Street, Topsfield**  
**Plaistow Road**

Stanwood D. Evans <i>President</i>	Charles E. Curtis <i>Clerk of Corporation</i>
Donald K. Laing	Philip C. Hefner <i>Treasurer</i>
John E. Veasey	Genevieve D. Mack
George Henry Bixby <i>Vice Presidents</i>	Robert E. Kent
Donald E. Fletcher <i>Asst. Vice President</i>	James A. Whipple, II <i>Assistant Treasurers</i>

*Trustees*

†C. T. Bixby	*J. J. Fahey
*G. H. Bixby	D. W. Goodwin
*W. C. Brooks	†S. P. Horne
T. E. Cargill, Jr.	†C. F. Johnson
C. E. Curtis	F. E. Malcolm
W. E. Dorman	*G. E. McGregor
*S. D. Evans	L. M. Poore
L. J. Ewing	M. H. Smith
L. J. Ewing, Jr.	L. R. Yeo

Deposits go on interest third Monday of each month

Dividends are payable 3rd Monday of each month

Annual meeting date as provided for in By-Laws second Monday in December

**Pentucket Five Cents Savings Bank**  
**35 Merrimack Street**

Date of Incorporation, March 17, 1891

**Branch Office**

**46 Washington Street**

Albert R. Hill <i>President</i>	Clyde G. Page <i>Treasurer</i>
J. Storer MacDougall <i>Vice President</i>	Arthur L. Shattuck Robert D. Mills <i>Assistant Treasurers</i>
Clyde G. Page <i>Asst. Vice President</i>	George M. Goodwin <i>Clerk of the Corporation</i>

*Trustees*

D. B. Allan	*J. S. MacDougall
A. J. Blethen	*J. S. MacDougall, Jr.
A. H. Brindle	B. McGregor (Hon.)
K. Davis	G. E. McGregor, Jr.
A. J. Durso	R. H. Morse
G. M. Goodwin	*A. G. Nichols
H. G. Gould	†I. G. Nutter
*A. R. Hill	C. G. Page
C. L. Hoyt	R. S. Seavey
*B. C. Judkins	†E. K. Shaw
†H. A. Lockhart	*H. L. Wallace

Deposit go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of January

**HINGHAM**

**The Hingham Institution for Savings**  
**55 Main Street**

Date of Incorporation, April 2, 1834

Eugene F. Endicott <i>President</i>	Wilfred H. Creighton <i>Treasurer</i>
Malcolm V. Cann <i>Exec. Vice President</i>	Lewis T. Brown, Jr. <i>Assistant Treasurer</i>
Philip A. Stoddard <i>Vice President</i>	Francis V. Ward <i>Clerk of Corporation</i>
Willis B. Downey <i>Chairman of Board</i>	

*Trustees*

†J. P. Barnes	F. S. Lane
M. V. Cann	*J. C. Loring
W. H. Creighton	†M. C. Newell
*W. B. Downey	*J. A. Parrish
*E. F. Endicott	G. W. Pyne
†L. L. Howard	C. Salmon
W. L. Howard (Hon.)	*P. A. Stoddard
C. S. Hyde, Jr.	F. V. Ward

Deposits go on interest first day of the month if made on or before the ninth day of the month

Dividends are payable first business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in January

\*Member of Board of Investment.  
†Member of Auditing Committee.



**HOLYOKE****Falls-Mechanics' Savings Bank****200 Main Street****Date of Incorporation, March 19, 1872****Branch Offices****40 Bridge Street, South Hadley Falls****1642 Northampton Street****91 Main Street, Chicopee Falls****1577 Memorial Drive, Fairview**

Wayne Alderman <i>President</i>	Robert F. Batchelor <i>Treasurer</i>
Robert F. Batchelor	George F. Cliche
John M. Dorman	George A. Lempke
James P. Dout	Neil W. Marshall
James G. Haggerty <i>Vice Presidents</i>	Eleanor W. Moran
Hugh J. Corcoran <i>Clerk of Corporation</i>	Grant P. Richardson
	Walter I. Sergienko <i>Assistant Treasurers</i>

Leslie C. Taylor  
*Chairman of Board*

**Trustees**

*W. Alderman	S. B. King
†E. H. Allen	†O. C. Kohler
E. P. Bagg, III	*A. J. Marquis
R. E. Barrett, Jr.	B. B. Mathis
R. F. Batchelor	C. F. Moriarty (Hon.)
†R. E. Blank	S. B. Norton
F. H. Cataldo	E. J. O'Neil
H. J. Corcoran	*N. S. Reynolds
*G. N. Davidson	*F. A. Rothery
J. M. Dorman	A. Saltman
J. P. Dout	A. E. Sheldon (Hon.)
†J. T. Downing	A. C. Smith
*D. R. Dwight	*R. K. Steiger
*L. R. Flint	*W. J. Strycharz
A. E. Gelinas	L. C. Taylor
J. W. Goikas	R. M. Weiser (Hon.)
C. H. Kent (Hon.)	†E. J. Ziemba

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 31, April 30, July 31 and October 31  
Annual meeting date as provided for in By-Laws fourth Monday of November

**Holyoke Savings Bank****143 Chestnut Street****Date of Incorporation, February 21, 1855****Branch Offices****20 Canal Street****213 South Street**

William H. Smith, 2nd <i>President</i>	Earl Duncan <i>Treasurer</i>
Leonard M. Baldwin	Robert A. Glesmann, III
Joseph H. Benger	Frederic F. Isakson
Earl Duncan	William M. Minkley
Edward P. White <i>Vice Presidents</i>	Walter R. Noffke
	Gerard P. Richards <i>Assistant Treasurers</i>

Edward F. Day  
*Clerk of Corporation*

**Trustees**

*B. Alderman	C. S. Lyon
*H. H. Allen	R. E. McCorkindale (Hon.)
S. R. Allyn (Hon.)	†G. F. Murray
W. W. Anthony, Jr.	R. R. Nickerson
J. L. Barowsky (Hon.)	L. F. Oldershaw
J. S. Begley (Hon.)	†R. H. Russell
R. F. Blount (Hon.)	†L. J. Simard
†W. H. Chaffee	P. D. Sinclair (Hon.)
J. W. Coffman	*W. H. Smith, 2nd
D. J. Curtis	Kenneth P. Stein
E. F. Day	*J. H. Stursberg
E. Docherty (Hon.)	R. P. Towne
M. A. Donahue	*E. P. White
J. E. Dowd	†R. C. Whiting
W. Dwight	J. T. Wright
R. J. Harrington	

Deposits go on interest from date of deposit to the end of the dividend period  
Dividends are payable January 1 and July 1  
Annual meeting date as provided for in By-Laws fourth Monday of January

**Peoples Savings Bank****314 High Street****Date of Incorporation, March 19, 1885****Branch Office****825 Hampden Street**

Lewis J. Lamont <i>President</i>	Warren A. Rhoades <i>Treasurer</i>
Donald R. Taber <i>Vice President</i>	Stephen W. Carpenter, Jr.
Donald McCorkindale <i>Clerk of Corporation</i>	Michael J. Clifford
	Paul T. Smith
	Joseph C. Cassidy <i>Assistant Treasurers</i>

**Trustees**

E. C. Alger	P. M. Judd (Hon.)
*F. P. Barrett	*L. J. Lamont
†A. F. Bollenbach	*V. A. Langelier, Jr.
R. A. Brainerd	D. McCorkindale
M. A. Censale	W. J. Millane
B. W. Childs	J. M. Newton, Jr.
J. V. Czelusniak	D. J. O'Connell
R. L. Davenport (Hon.)	S. Resnic
†J. E. Driscoll	C. C. Rice
*F. R. Green	†W. G. Rogers
H. V. Higgins	*D. R. Taber

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable April 30 and October 31  
Annual meeting date as provided for in By-Laws first Wednesday of December

**HOPKINTON****Holliston-Hopkinton Savings Bank****10 Main Street, Hopkinton****Date of Incorporation, March 23, 1867****Branch Office****763 Washington Street, Holliston**

Robert H. Adams <i>President</i>	Milton C. Kling <i>Treasurer</i>
William T. Hamilton	Doris M. Taylor
Milton C. Kling <i>Vice Presidents</i>	Beatrice H. Holt
	Erma I. Mouzar
	Ethel A. Vaughan <i>Assistant Treasurers</i>

Edmund G. Dearborn  
*Clerk of Corporation*

**Trustees**

R. H. Adams	P. J. Jensen
*D. E. Bresse	M. C. Kling
†F. F. Cole	L. J. Maeder (Hon.)
L. H. Cox (Hon.)	*G. W. Morse
E. G. Dearborn	E. D. Olmstead (Hon.)
†E. F. Fecteau	*S. D. Olmstead
E. G. Fischer (Hon.)	*P. M. Phipps
*R. D. Fisher	M. Shapiro
*E. W. Flood	F. R. Sullivan (Hon.)
N. C. Gass	W. P. Watts (Hon.)
I. T. Gunn	†C. A. Williams
*W. T. Hamilton:	*H. B. Youngling
†K. M. Holt	

Deposits go on interest ninth day of each month  
Dividends are payable last business day of April and October  
Annual meeting date as provided for in By-Laws fourth Wednesday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

**HUDSON****Hudson Savings Bank**  
**42 Main Street**

Date of Incorporation, February 26, 1869

**Branch Office****221 Washington Street**

Russell C. Holden <i>President</i>	Donald H. Wheeler <i>Treasurer</i>
Arthur T. Fieldsend	Lillian M. Brigham
David F. Lamson	Norman C. Seaquist
Donald H. Wheeler <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	John H. Schaaf <i>Clerk of Corporation</i>

*Trustees*

A. G. Bonazzoli	E. F. Morgan, Jr. (Hon.)
*H. J. Danner	†A. K. Parker
R. T. Dawes	J. J. Plant (Hon.)
R. G. Durand	H. A. Priest (Hon.)
*A. T. Fieldsend	H. A. Randall
R. Fieldsend (Hon.)	J. H. Rego
*D. R. Frost	C. H. Robinson (Hon.)
I. G. Gould	†J. H. Schaaf
*R. C. Holden	*D. L. Smith
†W. T. Hood	W. F. Smith
C. T. Lamson (Hon.)	J. P. Staniunas
*D. F. Lamson	D. H. Wheeler

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Thursday in April

**IPSWICH****Ipswich Savings Bank**  
**23 Market Street**

Date of Incorporation, March 20, 1869

**Branch Offices****Main Street, Rowley****Martin and Pickering Streets, Essex**

Charles E. Goodhue, Jr. <i>President</i>	Melvin W. Buker <i>Treasurer</i>
Paul R. Goodhue	James C. Lahar
Gardiner A. Bolles <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Francis H. Whipple <i>Clerk of Corporation</i>	Paul R. Goodhue <i>Chairman of Board</i>

*Trustees*

A. W. Alexson	W. E. Hall
M. C. Arthur (Hon.)	J. A. Kaszuba
*H. A. Beckingham	L. P. Marc-Aurele
*G. A. Bolles	E. C. Perkins, Jr.
*B. K. Collins	*J. Richardson
†K. A. Ebinger	S. N. Soffron
C. E. Goodhue, Jr.	†J. L. Tedford
*P. R. Goodhue	†F. H. Whipple

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Tuesday of April

**LAWRENCE****Community Savings Bank**  
**450 Essex Street**

Date of Incorporation, May 8, 1933

**Branch Office****305 South Broadway**

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

*Trustees*

F. A. Bernardin	†G. E. Goodman
S. H. Brennan, Jr.	*J. A. Griffin
W. T. Bride, Jr.	F. J. Leone
M. J. Caplan (Hon.)	*T. Longworth
*J. A. Comber	G. M. Macartney
†J. L. Daly	*J. J. Muldowney
J. J. Dineen	D. J. Murphy, Jr.
J. P. S. Doherty	J. Petralia
J. J. D'Urso	I. E. Rogers, Jr.
†J. E. Fenton	*R. D. Taylor
R. J. Fraser	A. H. Weiner

Deposits go on interest last business day of each month if made on or before the ninth day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of January

**Essex Broadway Savings Bank****296 Essex Street**

Date of Incorporation, March 15, 1847

**Branch Offices****454 Essex Street****460 South Union Street****555 Broadway**

Winthrop Newcomb <i>President</i>	John P. Fitzpatrick <i>Treasurer</i>
Ernest W. Roebuck <i>Vice President</i>	George F. Hanson
Harold T. Houston	William A. Hilbert
Joseph F. Bacigalupo	Emil G. Schirner, Jr.
Norman L. Miller <i>Vice Presidents</i>	Walter A. Thomson, Jr.
	C. Frederick Rossbach
	John V. Baketel <i>Assistant Treasurers</i>

James H. Eaton  
*Clerk of Corporation**Trustees*

J. E. Abercrombie	F. B. Kittredge
A. E. Anderson	S. F. LoPiano, Jr.
*J. F. Bacigalupo	C. J. McCabe
*J. H. Barrington	R. E. Maguire
†S. J. Basile	N. L. Miller
J. T. Batal	†E. J. Nantoski
R. R. Bernardin	*W. Newcomb
*W. E. Casey	E. W. Roebuck
R. E. Christ	†T. J. Scanlon
C. E. Cyr	R. H. Sherman
J. L. Dean	C. F. Smith (Hon.)
†W. B. Duffy	H. N. Snook
J. H. Eaton	J. A. Stundza
J. H. Eaton, III	A. Sweeney (Hon.)
J. F. Emmert	A. A. Thomson
N. O. Fleming	*R. A. Watters
*G. W. Hamblet, Jr.	W. N. Webster
*H. T. Houston	*E. L. Wilkinson
L. N. Hutchinson	R. A. Woodcock (Hon.)
*M. W. Kenney	

Deposits go on interest first business day of each month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Tuesday of November

\*Member of Board of Investment.

†Member of Auditing Committee.



**Lawrence Savings Bank**  
255 Essex Street

Date of Incorporation, March 10, 1868

**Branch Office**  
20 Jackson Street, Methuen

Roger N. Bower <i>President</i>	Gusta H. Larson <i>Treasurer</i>
Byron R. Cleveland	Donald E. Anderson
Gusta H. Larson	Thomas C. MacLauch-
Charles M. Poore <i>Vice Presidents</i>	lan, Jr.
William H. Keller <i>Clerk of Corporation</i>	Robert P. Perreault <i>Assistant Treasurers</i>

*Trustees*

*A. J. Battershill	G. H. Larson
*E. A. Bernardin	R. G. Locke
*R. N. Bower	V. C. Manzi
H. S. Buckley (Hon.)	†P. B. Marsden, Jr.
H. J. Bunting (Hon.)	V. J. Mill, Jr.
J. V. Caliri	*C. E. Morrison, Jr.
H. J. Camuso	H. H. Petzold (Hon.)
S. F. Cataudella	C. M. Poore
*B. R. Cleveland	G. F. Redman
B. R. Cleveland, Jr.	I. W. Sargent (Hon.)
E. F. Cregg	*A. H. Smith
P. D. Dalrymple	B. E. Smith (Hon.)
A. J. Dandreta	R. A. Smith
*J. J. DiSalvo	F. S. Tarbox
H. E. B. Holbrook	D. G. Thompson
A. M. Howe (Hon.)	D. P. Valpey
†H. A. Johnson	†D. Webster
W. H. Keller	

Deposits go on interest last business day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Monday in May

**LEE**

**Lee Savings Bank**  
75 Park Street

Date of Incorporation, March 5, 1852

Albert N. Nettleton <i>President</i>	Charles M. Tacy <i>Treasurer</i>
Richard E. Sitzer	Douglas R. Hall
Charles G. Tucker	Barbara A. Jones
Alba A. Pasco <i>Vice Presidents</i>	Alba A. Pasco
Edward R. Christenson <i>Clerk of Corporation</i>	Nelson W. Sparks <i>Assistant Treasurers</i>
	John P. Palmer <i>Chairman of Board</i>

*Trustees*

*J. I. Brown	*A. N. Nettleton
E. R. Christenson	L. E. Pecon
K. S. Ducayet, III	R. E. Sitzer
*F. G. Fanning	†W. A. Turner
†R. Forman	†F. H. Vohr
*D. A. Fraser	*E. G. Wilcox

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Wednesday in June

**LEICESTER**

**Leicester Savings Bank**  
1084 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane <i>President</i>	Walter A. McMullin <i>Treasurer</i>
Walter A. McMullin <i>Exec. Vice President</i>	William J. Harmon <i>Assistant Treasurer</i>
John W. Copeland	Francis E. Kennedy <i>Clerk of Corporation</i>
W. Newman Sprague <i>Vice Presidents</i>	

*Trustees*

C. C. Albrecht	W. A. McMullin
*J. W. Copeland	†W. A. Proctor
†P. E. Dow	*R. R. Rossley
*W. J. Harmon	*H. O. Smith
F. E. Kennedy	†A. B. Southwick
*W. C. Lane	*W. N. Sprague

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Thursday in May

\*Member of Board of Investment.  
†Member of Auditing Committee.

**LENOX****Lenox Savings Bank**  
35 Main Street

Date of Incorporation, April 4, 1890

John B. Fielding <i>President</i>	William D. Roche <i>Treasurer</i>
David T. Dana, Jr. William D. Roche <i>Vice Presidents</i>	Ruth T. Brady Wallace A. Tanner <i>Assistant Treasurers</i>
David E. Herrick <i>Clerk of Corporation</i>	

*Trustees*

†J. D. Blake	G. E. Mole
†W. H. Clifford	J. E. Pelton (Hon.)
*W. M. Coakley	*E. J. Roche
*D. T. Dana, Jr.	J. T. Roche
*J. B. Fielding	W. D. Roche
D. R. Grody	P. Skorput
D. E. Herrick	J. N. Walsh (Hon.)
W. E. Lahart (Hon.)	†J. H. Woodger
W. T. Lahart	A. Wylie (Hon.)
*E. T. Lahert	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws last Monday in June

**LEOMINSTER****Leominster Savings Bank**  
15 Monument Square

Date of Incorporation, March 16, 1865

Bowers A. Fischer <i>President</i>	Richard A. Bergman <i>Treasurer</i>
Thomas F. Bagley Charles D. Bent <i>Vice Presidents</i>	Bentley A. Foster Joseph S. Kibling <i>Assistants</i>

Albert O. Bell  
*Clerk of Corporation**Trustees*

*T. F. Bagley	*M. B. Johnson
A. O. Bell	†A. G. Kennard
*C. D. Bent	†D. A. Lubin
R. A. Bergman	W. M. Marshall
G. H. Cook, Jr.	*W. M. Mayo, Jr.
*B. A. Fischer	H. S. Padovano
H. Fontaine	R. A. Robertson (Hon.)
D. H. Goodell	†H. L. Wilkinson

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Tuesday in January

**LEXINGTON****Lexington Savings Bank**  
1776 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
John McLachlan Stanley I. Phalen Louis A. Zehner <i>Vice Presidents</i>	Ronald E. Seested Kenneth B. Feeney <i>Assistant Treasurers</i>
Ronald D. Brown <i>Clerk of Corporation</i>	Richard P. Cromwell <i>Chairman of Board</i>

*Trustees*

J. R. Bevan	†R. B. Kent
R. D. Brown	D. A. Lynch
*R. P. Cromwell	I. H. Mabey
R. H. Davis	*J. McLachlan
E. D. Duncan	J. H. Millican, Jr.
C. M. Dunlap	*S. I. Phalen
†C. S. Elliott	M. T. Potter
G. W. Emery	W. G. Potter (Hon.)
A. W. Fisher, Jr.	A. L. Ripley
B. B. Fogler	*C. E. Scribner
L. M. Foster	*R. S. Stevens
W. G. Graham	E. B. Sukeforth
G. E. Graves (Hon.)	C. D. Turner
†J. H. Hinchliffe	*L. A. Zehner

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable first business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Wednesday in March

**LOWELL****The Central Savings Bank**  
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Gerald F. Bolton <i>Treasurer</i>
Carleton J. Lombard <i>Vice President</i>	J. Donald Adams Herbert T. Knutson <i>Assistant Treasurers</i>
John E. Leggat <i>Clerk of Corporation</i>	Paul S. Rousseau

*Trustees*

†M. Barlofsky	*C. J. Lombard
G. F. Bolton	*N. P. Mason
L. Clark, Jr.	*B. A. McKittrick
E. T. Cowdrey	†R. T. Morse
T. A. Demoulas	W. Pearson
F. B. Emerson	*W. L. Rust
A. L. Eno, Jr.	J. F. Reilly, Jr.
H. E. Fletcher	W. T. Sheppard (Hon.)
J. J. Gaffney, Jr.	R. C. Stephenson
†P. A. Gagnon	E. B. Stevens
F. B. Laughlin, Jr.	*W. C. Wilson
J. E. Leggat	W. C. Wilson, Jr.
M. Levine	

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Monday after the first Saturday in February

\*Member of Board of Investment.

†Member of Auditing Committee.

**The Lowell Five Cent Savings Bank**  
**34 John Street**

Date of Incorporation, April 12, 1854

**Branch Offices**  
**200 Central Street**  
**406 Boston Road, Billerica**  
**35 Boston Road, Chelmsford**  
**12 Vinal Square, North Chelmsford**  
**1777 Main Street, Tewksbury**

Edward N. Lamson <i>President</i>	James L. Cashman <i>Treasurer</i>
Robert A. Abbott	Edwin M. Jewett
Charles E. Boles	Robert C. Long
William A. Thompson	Roy A. Morgan
Gerald R. Wallace <i>Vice Presidents</i>	John E. Sherwood
J. Russell Havey <i>Clerk of Corporation</i>	Elton L. F. Silk <i>Assistant Treasurers</i>
	Harold K. Bartlett <i>Chairman of Board</i>

*Trustees*

*R. A. Abbott	J. Harvey
†A. C. Anton	†J. R. Havey
G. Archer	V. Hockmeyer
*H. K. Bartlett	B. D. Lambert
C. E. Boles	*E. N. Lamson
M. J. Brown	H. H. Leighton
M. S. Chute	*A. L. Levine
D. F. Connors	W. A. McDonnell
J. F. Conway, Jr.	V. P. Morton
†J. P. Curran	J. F. O'Donnell
C. E. Fairbanks, II	*E. P. O'Loughlin
F. Flather	*C. R. Page
W. Georges	*J. T. Stevens
B. A. Harless	W. A. Thompson
E. Harrington	

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15 and October 15  
Annual meeting date as provided for in By-Laws second Monday in January

**Lowell Institution for Savings**  
**18 Shattuck Street**

Date of Incorporation, February 20, 1829

**Branch Offices**  
**350 Westford Street**  
**1209 Bridge Street**

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Daniel F. Sullivan <i>Vice President</i>	Alfred E. Ekberg <i>Vice Treasurer</i>
Branford S. Brennon <i>Clerk of Corporation</i>	Robert A. Jaquith Jane P. Kopycinski <i>Assistant Treasurers</i>

*Trustees*

*G. W. Boyce	R. B. Houghton (Hon.)
B. S. Brennon	†J. R. Mansfield, Jr.
J. Cantor	R. A. McKittrick
*H. E. Clayton, Jr.	†R. W. McKittrick
†E. F. Crane	*R. H. Olney
F. B. Downs	J. G. Picard
H. F. Fessenden (Hon.)	*D. F. Sullivan
*H. E. Hollingworth	

Deposits go on interest last business day of each month  
Dividends are payable last business day of April and October  
Annual meeting date as provided for in By-Laws Friday preceding last business day in April

**Washington Savings Bank**  
**30 Middlesex Street**

Date of Incorporation, April 6, 1892

William F. Farrell <i>President</i>	Raymond J. Daley <i>Treasurer</i>
Frank D. Donovan	John J. Hogan, Jr. <i>Assistant Treasurer</i>
Joseph W. Green	William H. Sullivan <i>Clerk of Corporation</i>
Martin J. Lydon <i>Vice Presidents</i>	

*Trustees*

T. A. Callahan (Hon.)	J. J. Hogan, Jr.
R. J. Daley	M. J. Lydon
†G. F. Donehue	†D. L. McArdle
F. D. Donovan (Hon.)	L. Novick
*R. G. Drury	*M. Silva
*W. F. Farrell	*J. Stagnone
F. D. Frawley	W. H. Sullivan, Sr. (Hon.)
J. W. Green (Hon.)	*W. H. Sullivan
*H. W. Healey	
*J. J. Hogan	

Deposits go on interest tenth day of each month  
Dividends are payable February 10 and August 10  
Annual meeting date as provided for in By-Laws August ninth

\*Member of Board of Investment.  
†Member of Auditing Committee.



**LUDLOW**

**Ludlow Savings Bank**  
33 Center Street

Date of Incorporation, February 23, 1888

**Branch Offices**

**220 Main Street, Belchertown**  
**455 Main Street, Wilbraham**  
**29 Center Street**

Otto A. Peterson <i>President</i>	Howard K. Rodenhizer <i>Treasurer</i>
Robert M. Mackintosh	William G. Milroy
Albert L. Martin	Walter M. Bowles
Stanley S. Stusick <i>Vice Presidents</i>	Assistant Treasurers

Paul R. Baird  
*Clerk of Corporation*

**Trustees**

J. C. Almeida	R. R. Meunier (Hon.)
P. R. Baird (Hon.)	M. R. Nakashian
†A. J. Boilard (Hon.)	*O. A. Peterson
J. H. Burke	J. L. Rice
H. M. Carnevale	H. K. Rodenhizer
J. P. Cormack (Hon.)	J. R. Shea
E. W. Decorie	S. S. Stusick
R. A. Edwards	†A. P. Trombly
A. H. Fuller	S. W. Wheeler (Hon.)
*O. K. Gilbert	M. S. White
*C. F. Gillan	H. W. Willey
†A. J. Letourneau	P. D. Wilson
*F. J. Livi	S. S. Ziemian
*R. M. Mackintosh	M. J. Ziencina
A. L. Martin (Hon.)	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable April 1 and October 1  
Annual meeting date as provided for in By-Laws second Wednesday of April

**LYNN**

**Lynn Five Cents Savings Bank**  
112 Market Street

Date of Incorporation, May 15, 1855

**Branch Offices**

**286 Humphrey Street, Swampscott**  
**New England Shopping Center, Saugus**  
**Vinnin Square, Swampscott**

Crawford H. Stocker, Jr. <i>President</i>	(Office vacant) <i>Treasurer</i>
Chester L. Nourse, Jr. <i>Vice President</i>	Edward B. Briggs
Taylor B. Yeakley <i>Clerk of Corporation</i>	Albert E. Carter, Jr. William H. M. Goss Assistant Treasurers

**Trustees**

J. S. Attwill	C. L. Nourse, Jr.
J. M. Barnes	G. E. Rafferty
*S. W. Bradley	*T. W. Rogers
*R. P. Breed	*M. W. Rolfe
R. P. Breed, Jr.	C. F. Smith, Jr.
W. J. Breed	D. H. Smith (Hon.)
†H. H. Hansen	†H. C. Smith
C. E. Harwood	†R. J. Smith
R. F. Hunter	*C. H. Stocker, Jr.
†L. B. Kilgore	H. P. Symmes
†L. V. MacDuff	T. B. Yeakley

Deposits go on interest first business day of each month  
Dividends are payable January 1, April 1, July 1 and October 1  
Annual meeting date as provided for in By-Laws second Monday in January

**Lynn Institution for Savings**

25 Exchange Street

Date of Incorporation, June 20, 1826

**Branch Offices**

134 Boston Street

191 Lynnway

**771 Salem Street, Lynnfield**  
**24 Exchange Street**

Howard L. Huxtable <i>President</i>	Charles E. Cain <i>Treasurer</i>
Henry R. Mayo, Jr.	Harry E. Fuller
E. Benjamin Redfield, Jr. <i>Vice Presidents</i>	Robert P. Gardner
William N. Farquhar <i>Clerk of Corporation</i>	William E. Quinn
	John R. Sullivan
	Ethel R. Smith
	Robert H. Studley Assistant Treasurers

**Trustees**

*D. F. Allen	J. R. McVey
H. E. Ayer	†G. R. Morgan
R. Barnet	C. B. Newhall
J. W. Bowers	†J. F. Phillips
C. E. Cain	*E. B. Redfield, Jr.
A. E. Chase (Hon.)	†H. L. Ross
A. B. Durkee	C. W. Schofield, Jr.
W. N. Farquhar	S. Shmishkiss
M. C. Goldman	*A. H. Stiles, Jr.
*H. L. Huxtable	M. H. Wall
R. H. Illingworth	D. L. Warden
H. M. Kelley (Hon.)	T. D. Welch
*H. R. Mayo, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable last business day of January, April, July and October  
Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

**MALDEN**

**Malden Savings Bank**  
399 Main Street

Date of Incorporation, April 2, 1860

**Branch Offices**

28 Lebanon Street

443 Charles Street

44 Broadway

A. George Gilman <i>President</i>	Theodore Parsons <i>Treasurer</i>
Malcolm W. Brown	Walter E. Harrington
David McCoubrey <i>Vice Presidents</i>	Vice Treasurer
Horace F. Lind	Ronald A. Robinson
Charles D. McBride	Robert J. Holden, Jr.
Daniel R. Blake <i>Asst. Vice Presidents</i>	William H. Patriquin Assistant Treasurers
Dorothy M. Anderson <i>Clerk of Corporation</i>	A. George Gilman Chairman of Board

**Trustees**

M. W. Brown	R. W. Horne (Hon.)
E. J. Bushell	C. F. Kezer
J. L. Cafarella	*E. L. Kimball
*J. A. Casey, Jr.	F. I. Lamson
E. B. Chesley	N. MacInnis (Hon.)
†L. J. Clark	A. W. Miner (Hon.)
G. Downie (Hon.)	J. S. W. Parker
W. M. Fisher (Hon.)	D. McCoubrey
†M. R. Flynn, Jr.	*J. A. Plummer
R. P. Gabriel	C. A. Rounds
N. A. Gallagher (Hon.)	B. Ruderman
*A. G. Gilman	†A. C. Sandberg
B. E. Green	C. F. Springall (Hon.)
*B. C. Grodberg	*H. A. Stevens
R. Hardwick	L. T. West
B. J. Hardy	

Deposits go on interest tenth day of each month  
Dividends are payable January 10, April 10, July 10 and October 10  
Annual meeting date as provided for in By-Laws fourth Tuesday of April

\*Member of Board of Investment.  
†Member of Auditing Committee.



MARBLEHEAD

Marblehead Savings Bank  
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

Walter S. Williams <i>President</i>	Wilbur T. Moulton <i>Treasurer</i>
James E. Canniffe Walter T. Foss Bowden G. Osborne James N. Skinner <i>Vice Presidents</i>	Wilbur L. Durocher, Jr. Louise T. Magee <i>Assistant Treasurers</i>
Gordon E. Peach <i>Clerk of Corporation</i>	

Trustees

C. F. Arbing	†C. T. Kelley
E. B. Beach	*W. T. Lundegren
E. B. Brown	B. W. O'Connor
†J. E. Canniffe	B. G. Osborne
†L. E. Clark	G. E. Peach
R. F. Cole, Jr.	*M. S. Reynolds
G. G. Eustis	J. N. Skinner
*W. T. Foss	F. B. Snow
S. W. Hopkins	*W. S. Williams
*H. A. Johnson	

Deposits go on interest first business day of each month  
Dividends are payable January 31, April 30, July 31 and October 31  
Annual meeting date as provided for in By-Laws third Monday of January

MARLBOROUGH

Marlborough Savings Bank  
32 Mechanic Street

Date of Incorporation, April 3, 1860

Branch Office  
11 Florence Street

Edward F. Bigelow <i>President</i>	Charles E. Conder <i>Treasurer</i>
Richard S. Temple Robert C. Morse <i>Vice Presidents</i>	David W. Potter Francis A. Reilly <i>Assistant Treasurers</i>
Wendell H. Williams <i>Clerk of Corporation</i>	Edward F. Bigelow <i>Chairman of Board</i>

Trustees

†A. J. Agoritsas	A. E. LeMarbre
*E. F. Bigelow	H. S. Morse (Hon.)
R. A. Blanchette	*R. C. Morse
*R. H. Decker	G. L. Morte
G. E. Dewey	J. G. Noble
H. T. Eager (Hon.)	*C. J. O'Connell
*J. J. Falconi	*K. G. Stephenson
J. A. Frye (Hon.)	R. S. Temple
G. F. Grandi	†F. D. Walker
G. A. Granitsas	†R. E. Wile
*R. A. Johnson	W. H. Williams
S. Kunen	

Deposits go on interest tenth day of each month  
Dividends are payable January 15, April 15, July 15 and October 15  
Annual meeting date as provided for in By-Laws April 10

MAYNARD

Assabet Institution for Savings  
17 Nason Street

Date of Incorporation, March 31, 1904

Howard L. King <i>President</i>	Arthur R. Carlton <i>Treasurer</i>
Raymond A. Gallant John A. Kennedy <i>Vice Presidents</i>	Gage W. Russell <i>Vice Treasurer</i>
James V. King <i>Clerk of Corporation</i>	Howard E. Johnson <i>Assistant Treasurer</i>

Trustees

A. C. Anderson	*H. L. King
A. R. Carlton	†J. V. King
E. Carlton, Jr.	P. M. McPherson
J. F. Cleary	*N. J. Morton
R. O. Drechsler	W. Naylor (Hon.)
J. H. Edwards (Hon.)	H. F. Nordberg
L. A. Flerra	J. G. Osmo
*R. A. Gallant	†W. H. Soar
R. A. Gallant	†H. E. Tuttle
*J. A. Kennedy	†C. A. Wetherbee

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1, April 1, July 1, and October 1  
Annual meeting date as provided for in By-Laws first Monday in May

MEDFORD

Medford Savings Bank  
29 High Street

Date of Incorporation, February 26, 1869

Branch Offices  
257 Spring Street  
491 High Street  
394A Main Street

Philip J. Coady <i>President</i>	John E. Stevens <i>Treasurer</i>
Miah P. Crowley A. David Risman <i>Vice Presidents</i>	Thomas F. O'Connor Richard E. Dunn <i>Assistant Treasurers</i>
Arthur G. Stearns <i>Clerk of Corporation</i>	Philip J. Coady <i>Chairman of Board</i>

Trustees

R. F. Bennett	†G. D. Hall
W. E. Carley	J. H. Hosmer, Jr.
M. W. Carroll	H Karp
†H. J. Clarke	H. J. Mulligan
*P. J. Coady	G. B. Redding
*M. P. Crowley	*A. D. Risman
J. H. DeFina	*J. F. Rogers
R. S. DeVeer	†A. G. Stearns
J. F. Fallon, Jr.	†J. J. Wyand
C. E. Farnam	

Deposits go on interest fifteenth business day of each month  
Dividends are payable January 25, April 25, July 25 and October 25  
Annual meeting date as provided for in By-Laws second Monday of April

\*Member of Board of Investment.  
†Member of Auditing Committee.

**MEDWAY**

**Medway Savings Bank**  
165 Village Street

Date of Incorporation, February 20, 1871

**Branch Office**

**Corner of Main and Pleasant Streets, Millis**

Aaron W. Hobart  
*President*

Douglas E. Knotts  
*Treasurer*

John E. Kirby  
Dexter M. Gould  
*Vice Presidents*

Helen R. Watson  
Arthur P. Adams  
*Assistant Treasurers*

Stuart M. King  
*Clerk of Corporation*

Aaron W. Hobart  
*Chairman of Board*

**Trustees**

H. W. Bemis  
H. W. Blethen, Jr.  
(Hon.)  
R. L. Briggs  
F. J. Cassidy  
C. M. Glockner  
\*F. C. Goodwin  
\*D. M. Gould  
†G. E. Harris  
\*A. W. Hobart  
†S. J. Howie  
†P. J. Kenney  
W. H. Kenney

C. King  
C. A. King  
L. C. King  
S. M. King  
\*J. E. Kirby  
D. E. Knotts  
J. R. Labaree (Hon.)  
T. J. McCarthy (Hon.)  
\*T. J. Moore  
G. Y. Robinson  
W. H. Simpson  
C. C. Stokes, Jr.

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable March 1 and September 1

Annual meeting date as provided for in By-Laws second Monday in May

**MELROSE**

**Melrose Savings Bank**  
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson  
*President*

Adolph F. Forsberg  
*Treasurer*

Lloyd B. Waring  
Lester C. Peabody  
*Vice Presidents*

Arthur W. McPherson  
Henry W. Stickney  
*Assistant Treasurers*

George W. Newhall  
*Clerk of Corporation*

**Trustees**

\*C. B. Bacall  
H. R. Corey  
\*R. D. Culver  
A. F. Forsberg  
\*L. C. Hennigar  
†L. H. Keith  
†T. J. McArdle  
†G. W. Newhall  
L. C. Peabody

\*E. F. Proctor  
A. W. Scott  
J. P. Smith  
\*A. F. Thompson  
E. H. Twitchell  
\*L. B. Waring  
\*D. E. Washburn  
D. A. Welch  
H. B. Wilder

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws fourth Tuesday in January

**MERRIMAC**

**Merrimac Savings Bank**  
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro  
*President*

John F. McCarron  
*Treasurer*

John F. McCarron  
Robert C. Calnan  
Richard F. Amazeen  
*Vice Presidents*

Robert L. Eckert  
*Clerk of Corporation*

**Trustees**

R. F. Amazeen  
\*H. J. Bertram  
\*R. L. Buzzell  
R. C. Calnan  
†H. T. Daley  
†R. P. David

R. L. Eckert  
\*R. B. Kelly  
J. F. McCarron  
\*R. J. Powers  
\*F. L. Viccaro  
†H. M. Waterhouse

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of January

**MIDDLEBOROUGH**

**Middleborough Savings Bank**  
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr.  
*President*

Henry C. Humphreys  
*Treasurer*

Joseph C. Whitcomb  
Frederic J. Carey  
*Vice Presidents*

Carlton E. Leland  
*Assistant Treasurer*

Stanley F. Alger  
*Clerk of Corporation*

**Trustees**

S. F. Alger  
W. E. Biglow  
\*F. J. Carey  
\*F. Clark, Jr.  
R. O. Delano  
C. E. Erickson  
L. F. Harding (Hon.)  
†R. G. Hinckley  
J. G. Howes (Hon.)  
H. C. Humphreys  
B. A. Iseminger

R. W. Maddigan, Jr.  
†D. G. Reed  
N. D. Ryder  
A. F. Soule (Hon.)  
S. C. Stanley  
G. W. Stetson  
†E. E. Thomas  
R. W. Tillson  
\*C. P. Washburn, Jr.  
H. F. Weston  
\*J. C. Whitcomb

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws first Monday of April

\*Member of Board of Investment.

†Member of Auditing Committee.

MILFORD

Milford Savings Bank  
232 Main Street

Date of Incorporation, April 24, 1851

John L. Carrier <i>President</i>	Louis N. Ianzito <i>Treasurer</i>
Robert H. Curtiss Harry Helfand <i>Vice Presidents</i>	William J. Mahan <i>Assistant Treasurer</i>

Arthur Peterson  
*Clerk of Corporation*

Trustees

*J. L. Carrier	A. W. Peterson
†J. E. Carter	*G. A. Shaw
*R. H. Curtiss	R. T. Symonds
M. J. DeCesare	*S. D. Vincent
*G. W. Ellis	P. L. Walker (Hon.)
†J. D. Gannett	J. J. Volpe
H. Helfand	†L. Zocchi

Deposits go on interest tenth day of each month  
Dividends are payable April 15 and October 15  
Annual meeting date as provided for in By-Laws  
third Thursday in October

MILLBURY

Millbury Savings Bank  
109 Elm Street, Millbury

Date of Incorporation, April 10, 1854

Baylis G. Aldrich <i>President</i>	Waldo W. Horne <i>Treasurer</i>
Waldo W. Horne <i>Exec. Vice President</i>	Dudley F. Bowker Marjorie A. Matson <i>Assistant Treasurers</i>
Raymond R. Stevens <i>Vice President</i>	

Robert Swenson  
*Clerk of the Corporation*

Trustees

*B. G. Aldrich	C. L. Pojani
*F. H. Barnett	*D. S. Smith
*C. C. Berthiaume	*R. R. Stevens
†W. Blanchard	*G. B. Stowe
K. J. Botty	†H. E. Swenson
D. F. Bowker	R. Swenson
N. G. Hodgman	†W. J. Wallis
W. W. Horne	

Deposits go on interest first business day of each month  
Dividends are payable January 15 and July 15  
Annual meeting date as provided for in By-Laws  
third Wednesday in March

MILTON

Milton Savings Bank  
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office  
561 Adams Street, East Milton

Richard H. Schmidt <i>President</i>	Robert R. Gay, Jr. <i>Treasurer</i>
Edward C. Johnson, 2d Walter S. Robbins <i>Vice Presidents</i>	Martha M. Wiswell Hazel Plunkett Warren A. Williams <i>Assistant Treasurers</i>
Roland Gray, Jr. <i>Clerk of Corporation</i>	Walter S. Robbins <i>Chairman of Board</i>

Trustees

†B. R. Alexander	R. S. Hadlock
C. F. Batchelder	*E. C. Johnson, 2d
†F. S. Brooks	*A. J. Kinnealey
P. F. Dudley	A. B. Nangeroni
*E. Dyson	*M. D. Perkins
C. L. Fasch	*W. S. Robbins
A. Fay	*R. H. Schmidt
F. B. Frederick	*C. V. Vappi
R. Gray, Jr.	†E. E. Wendell

Deposits go on interest last business day of each month  
Dividends are payable last business day of each month  
Annual meeting date as provided for in By-Laws  
second Wednesday in April

MONSON

Monson Savings Bank  
146 Main Street

Date of Incorporation, March 27, 1872

John D. Aldrich <i>President</i>	Edward A. Kozikowski <i>Treasurer</i>
Frank B. Haley Edward A. Kozikowski <i>Vice Presidents</i>	Frank P. Petrolati, Jr. <i>Assistant Treasurer</i>
	Wilfred Kimber <i>Clerk of Corporation</i>
William H. Anderson <i>Chairman of Board</i>	

Trustees

G. B. Adams	E. W. Lafond
*J. D. Aldrich	C. C. McCray (Hon.)
W. H. Anderson	J. P. Moriarty (Hon.)
*O. E. Bradway	*J. J. Mullen
H. Costa	C. H. F. Osborn (Hon.)
*F. B. Haley	V. E. Rosenlund
H. L. Hatch	†D. T. Snow, Jr.
†T. J. Hilliard	E. R. Sprague
W. Kimber	†C. W. Wood
E. A. Kozikowski	*S. L. Young

Deposits go on interest first business day of each month if made on or before the eighth day of the month  
Dividends are payable April 1 and October 1  
Annual meeting date as provided for in By-Laws  
first Wednesday in May

\*Member of Board of Investment.  
†Member of Auditing Committee.



**NANTUCKET****Nantucket Institution for Savings  
2 Orange Street**

Date of Incorporation, April 2, 1834

Cecil Richrod, Jr. <i>President</i>	Leroy H. True <i>Clerk of Corporation</i>
Charles Clark Coffin	John F. Buckley <i>Treasurer</i>
Henry B. Coleman <i>Vice Presidents</i>	Gerald E. Eldridge <i>Assistant Treasurer</i>

Alcon Chadwick  
*Chairman of Board**Trustees*

*J. S. Barrett	*H. Gordon, Jr.
A. E. Butler	†P. V. Hoadley
A. Chadwick	O. F. Ingall
*C. C. Coffin	G. W. Jones
*H. B. Coleman	G. M. Lake (Hon.)
†J. S. Conway	C. H. Murray
*A. F. Egan, Jr.	K. N. Pease
†W. A. Fordyce	*C. Richrod, Jr.
J. J. Gardner, 2nd	R. E. Sanguinetti
N. P. Giffin	*G. E. Taylor
J. K. Glidden	L. H. True

Deposits go on interest third day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws fourth Monday in January

**NATICK****Natick Five Cents Savings Bank  
6 Main Street**

Date of Incorporation, April 5, 1859

**Branch Office****Natick Mall, Route 9, Corner Speen Street**

Karl A. Bremner <i>President</i>	Stanley S. Cole <i>Treasurer</i>
Milton W. Fairbanks	George E. Lamprey
John F. Yeager <i>Vice Presidents</i>	Robert C. Potter
Thacher H. Fisk <i>Clerk of Corporation</i>	Rosalie A. Simeone <i>Assistant Treasurers</i>

Karl A. Bremner  
*Chairman of Board**Trustees*

†W. F. Bigelow	*J. R. Hayes
*K. A. Bremner	*J. A. Hill, Jr.
S. S. Cole	G. S. Hodgson (Hon.)
C. A. Dowse	†T. H. Hoyt
A. B. Fair (Hon.)	†G. A. Mitchell
*M. W. Fairbanks	E. R. Noyes
T. H. Fisk	T. F. Quinn (Hon.)
†G. F. Fiske	E. C. Williams
J. R. Gray	*J. F. Yeager

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday in April

**NEW BEDFORD****New Bedford Five Cents Savings Bank  
791 Purchase Street**

Date of Incorporation, April 14, 1855

**Branch Office  
2136 Acushnet Avenue**

Bruce Alexander <i>President</i>	Real R. Breton <i>Treasurer</i>
Real R. Breton	Edward Aspin
Richard S. Marchisio	William R. MacLeod
Karl P. Goodwin	William H. H. Manchester, Jr.
Charles H. Wardwell <i>Vice Presidents</i>	Edward F. Stawasz <i>Assistant Treasurers</i>
	Clinton N. Tripp

Walter C. Gardner  
*Clerk of Corporation**Trustees*

F. Abramson	E. D. Hicks
*B. Alexander	†W. R. Hindle
R. R. Breton	C. E. Lindell
*A. F. Buckley	J. H. Ottaway, Jr.
W. V. A. Clark, Jr.	†G. W. Parker
E. W. DeWalt	†W. C. Prescott
*H. C. Dyer, Jr.	F. O. Quinn
W. H. Furneaux	J. H. Read
W. C. Gardner	R. P. Simmons
G. H. Gendron	*C. H. Wardwell
*K. P. Goodwin	†F. K. White
*N. H. Hayes	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Friday in December

\*Member of Board of Investment.  
†Member of Auditing Committee.

**New Bedford Institution for Savings**  
**174 Union Street**

Date of Incorporation, June 16, 1825

**Branch Offices**  
**1743 Acushnet Avenue**  
**10 Rodney French Boulevard**  
**821 Rockdale Avenue**

**169 Rockdale Avenue, South Dartmouth**

Gordon D. Larcom <i>President</i>	John Carr <i>Treasurer</i>
Maurice F. Downey John Carr <i>Vice Presidents</i>	Arnold R. Griffiths Donald M. Chace Philip F. Danforth, Jr. Mary B. Parker <i>Assistant Treasurers</i>
James B. Buckley <i>Clerk of Corporation</i>	

*Trustees*

C. G. Akin, Jr.	*T. H. Kennedy
C. Beckman	J. D. Kenney
J. H. Browne	†E. S. Knowles
J. B. Buckley	*G. D. Larcom
J. C. Bullard	E. Livingstone, Jr.
J. Carr	J. H. Mahoney
N. J. Cartmill	*R. M. Mitchell
J. Dawson, Jr.	A. J. Montminy
*P. C. Dirksen	W. H. Potter
*M. F. Downey	*O. Prescott, Jr.
J. Duff, III	J. E. Stanton, III
J. R. Early	*J. K. Stanton
T. Francis, Jr.	B. S. Tripp
A. Goldys	*J. Underwood
J. R. Hayden	†M. Walter, Jr.
†J. J. Hayes	H. W. Young
P. Hemingway	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Friday of December

**NEWBURYPORT**

**Institution for Savings, in Newburyport**  
**and its vicinity**  
**93 State Street**

Date of Incorporation, January 31, 1820

John H. Pramberg, Jr. <i>President</i>	Donald D. Mitchell <i>Treasurer</i>
Willis F. Atkinson Russell B. Hoyt Morris B. Wood <i>Vice Presidents</i>	William H. Carter <i>Clerk of Corporation</i> John H. Pramberg, Jr. <i>Chairman of Board</i>

*Trustees*

L. A. Atherton	R. R. McKinney
L. E. Atkinson	F. V. Noone
W. F. Atkinson	B. P. Noyes
H. Beit	*A. S. Page, Jr.
W. J. Bickford, Jr.	L. B. Phister
W. H. Carter	†J. R. Potter
†W. S. Currier	*J. H. Pramberg, Jr.
H. M. Eaton	†K. A. Reynolds
*R. B. Hoyt	G. E. Twomey
*J. D. Magner	*M. B. Wood

Deposits go on interest fifteenth day of each month

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws second Monday in January

**Newburyport Five Cents Savings Bank**  
**63 State Street**

Date of Incorporation, April 24, 1854

Charles W. Morse, Sr. <i>President</i>	William H. Willis <i>Treasurer</i>
Arthur S. Johnson W. Malcolm Lunt William H. Willis <i>Vice Presidents</i>	Frank L. Currier <i>Assistant Treasurer</i> Charles W. Morse, Sr. <i>Chairman of Board</i>

Grace A. Stevens  
*Clerk of Corporation*

*Trustees*

C. W. Armstrong	C. F. Leary
H. C. Brown	W. M. Lunt
L. C. Carson	*C. W. Morse, Sr.
W. B. Coltin	C. W. Morse, Jr.
†J. T. Connolly	†B. Pearson
F. L. Currier	*B. Pearson, Jr.
H. G. Currier (Hon.)	B. Poor
*R. B. Davenport	E. C. Shepard
*E. D. Dunning	M. G. Smith
E. E. Hicken (Hon.)	R. A. Webb
†M. K. Hoyt	J. H. Welch
†A. S. Johnson	*C. E. Whitley
†A. V. Kelleher	W. H. Willis

Deposits go on interest first day of the month if made on or before the sixth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Monday in January

**NEWTON**

**Newton Savings Bank**  
**1188 Centre Street (Newton Center District)**

Date of Incorporation, June 17, 1831

**Branch Offices**

**289 Washington Street**  
**43 Lincoln Street**  
**571 Washington Street, Wellesley**  
**133 Chapel Street, Needham**  
**9 Boylston Street, Chestnut Hill**  
**40 Austin Street**

Frederick C. Ober <i>President</i>	Donald P. Frail <i>Vice Treasurer</i>
Arnold E. Worth <i>Exec. Vice President</i>	F. Blake Cloonen
Douglass B. Francis	Richard A. Jones
Keith G. Willoughby <i>Vice Presidents</i>	Richard L. Linden
David R. Donald <i>Treasurer</i>	H. Winston Mercer
	John S. Stevens
	Raymond B. Thomas <i>Assistant Treasurers</i>

Henry W. Hardy  
*Clerk of Corporation*

*Trustees*

C. H. Alvord	G. A. Hibbard
R. R. Amesbury	B. H. Loewenberg
W. R. Amesbury (Hon.)	R. M. Nichols
R. P. Axten	*F. C. Ober
†E. G. Bates	W. H. Raye, Jr.
H. S. Bothfeld	*P. R. Rugo
T. L. Buell	M. E. Sholkin
R. C. Casselman	E. P. Stevenson (Hon.)
*W. H. Dolben, Jr.	†W. H. Vogler
†F. L. Farwell	H. Whitmore, Jr.
*D. B. Francis	*R. A. Winslow
N. I. Greene	A. E. Worth
H. W. Hardy	

Deposits go on interest tenth day of each month  
Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws December seventh

\*Member of Board of Investment.  
†Member of Auditing Committee.

**West Newton Savings Bank**  
**1314 Washington Street**  
**(West Newton District)**

Date of Incorporation, March 10, 1887

**Branch Office**

**19 Pelham Island Road, Wayland**

Kenneth W. Rogers <i>President</i>	Robert P. Lurvey <i>Treasurer</i>
Ernest G. Angevine <i>Vice President</i>	Paul L. Shakespeare <i>Assistant Treasurer</i>
Raymond P. Atwood <i>Clerk of Corporation</i>	

*Trustees*

*W. H. Adams	†D. Danner
*E. G. Angevine	R. N. Elwell
*R. P. Atwood	R. L. FitzGerald
B. C. Bowen	H. D. Jones
*N. D. Bugbee	J. W. Kellar
J. P. Burke	*K. W. Rogers
†W. W. Cowles	†N. W. Swinton

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws Tuesday next preceding the second Wednesday in April

**NORTH ADAMS**

**North Adams Hoosac Savings Bank**  
**93 Main Street**

Date of incorporation, April 26, 1848

Bernard K. Garceau <i>President</i>	Leon K. Berry, Jr. <i>Treasurer</i>
Leon K. Berry, Jr. <i>Exec. Vice President</i>	Raymond P. Ranzoni
Raymond P. Ranzoni <i>Asst. Vice President</i>	William A. Lesage
	Violet R. Krum
	Francis W. Bourquard <i>Assistant Treasurers</i>

Edson H. Clark  
*Clerk of Corporation*

*Trustees*

E. J. Ashkar	W. H. Horn
L. K. Berry, Jr.	A. Jarisch
*J. W. Bond	P. F. Kittredge (Hon.)
J. F. Burns (Hon.)	H. I. Koloc
†J. F. Campbell	†J. H. Lev
†E. H. Clark	T. W. Lewis
*E. J. Coakley	R. I. Manuel
J. F. Collins	G. E. Moorehouse
J. Deans (Hon.)	R. J. O'Brien
M. L. Dempsey (Hon.)	R. P. Ranzoni
E. F. Flynn (Hon.)	A. O. Rosenthal
*B. K. Garceau	L. L. SanSoucie (Hon.)
*P. J. Geraghty	†H. H. Schell
*H. S. Gordon	R. E. Wall
V. H. Gordon	*J. D. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in December

**NORTHAMPTON**

**Florence Savings Bank**

**85 Main Street (Florence District)**

Date of Incorporation, February 14, 1873

Stanley Clark <i>President</i>	Thomas A. Lebert <i>Treasurer</i>
Charles H. Addis <i>Vice President</i>	Barbara C. Jager
Erwin M. Hill <i>Clerk of Corporation</i>	Thomas D. Keane <i>Assistant Treasurers</i>
Arthur W. Cook <i>Chairman of Board</i>	

*Trustees*

*C. H. Addis	F. H. Doane
T. F. Behringer (Hon.)	†E. M. Hill
*A. W. Borawski	H. Jekanowski
*R. C. Callahan	†A. W. King
*S. Clark	J. C. O'Donnell
†F. W. Cole, Jr.	*M. L. Sender
*A. W. Cook	E. Stahlberg, Jr.
J. J. Curran	G. Steinberg

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws last Tuesday of September

**Nonotuck Savings Bank**  
**80 Main Street**

Date of Incorporation, February 9, 1899

William G. Kimball <i>President</i>	Arthur M. Livingstone <i>Treasurer</i>
Mabel M. Duval	Mabel M. Duval
Earle M. Parsons <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

John L. Banner  
*Clerk of Corporation*

*Trustees*

J. H. Averill	D. B. Jennison
†J. L. Banner	E. J. Kelly
R. C. Barstow	*W. G. Kimball
R. E. Czelusniak	A. M. Livingstone
*C. D. DeBruler	†J. L. Maulbetsch
C. N. DeRose	*R. L. McEldowney
M. M. Duval	E. M. Parsons
E. L. Finn	*D. D. Sullivan
*F. Goldstaub	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Wednesday in November

\*Member of Board of Investment.

†Member of Auditing Committee.



**Northampton Institution for Savings**  
**109 Main Street**

**Date of Incorporation, March 1, 1842**

Richard B. Covell <i>President</i>	(Office vacant) <i>Treasurer</i>
Thomas P. Cahill Ulysse A. Lussier <i>Asst. Vice Presidents</i>	Roland H. Rubeck <i>Assistant Treasurer</i>
Kenneth B. Bowen <i>Clerk of Corporation</i>	Richard B. Covell <i>Chairman of Board</i>

*Trustees*

R. A. Aquadro	J. T. Hobbs
A. C. Bardwell (Hon.)	†F. P. Lyons
C. A. Bisbee, Jr.	R. J. Miller
K. B. Bowen	†M. F. Narum
J. E. Cavanagh	G. F. Osborn
*R. B. Covell	*F. R. Plumb
†W. E. Denny	*C. H. Salls
*W. W. Dunn	R. G. Saner
*E. P. Dunphy	W. H. Welch
*E. T. Heaphy	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1, April 1, July 1 and October 1  
Annual meeting date as provided for in By-Laws first Wednesday of December

**NORTH ATTLEBOROUGH**

**Attleborough Savings Bank**  
**48 North Washington Street**

**Date of Incorporation, February 2, 1860**

**Branch Office**  
**8 Park Street, Attleboro**

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Edward F. Kurtz Albert P. Totten <i>Vice Presidents</i>	Marion E. Jenness Everett G. Lees Paul J. Silvia <i>Assistant Treasurers</i>
Roswell H. Smith <i>Asst. Vice President</i>	
Laurence W. Wilkin <i>Clerk of Corporation</i>	

*Trustees*

*W. B. Allen	*E. F. Kurtz
G. G. Bergh	P. F. Leach
†D. S. Bishop	P. B. Lonsbury
†E. H. Cummings, Jr.	*J. J. McCarte
R. B. Forbes	S. J. McCormick
*H. B. Gowen	G. E. Nerney (Hon.)
N. J. Galski	*S. C. Rice
*C. A. Howard, Jr.	H. H. Sweet (Hon.)
*J. W. Hull	†F. T. Westcott
P. R. Jones	L. W. Wilkin

Deposits go on interest last business day of the month if made on or before the seventh day of the following month  
Dividends are payable last business day of January, April, July and October  
Annual meeting date as provided for in By-Laws second Wednesday in January

**NORTHBRIDGE**

**Whitinsville Savings Bank**  
**Memorial Square**  
**(Whitinsville District)**

**Date of Incorporation, March 19, 1872**  
**Branch Office**

**Pulaski Boulevard, Blackstone**

Robert J. Frost <i>President</i>	John T. Ransom <i>Treasurer</i>
John T. Ransom <i>Exec. Vice President</i>	Charles P. Bartlett William S. Gould Laurance M. Fuller Louis E. Hoisington <i>Assistant Treasurers</i>
George T. Brown Hein Vander Baan <i>Vice Presidents</i>	
Delwyn K. Barnes <i>Clerk of Corporation</i>	

*Trustees*

†A. C. Adams	L. M. Fuller
*H. C. Andrews	G. E. Hathaway
D. K. Barnes	*H. E. Hoyt
C. P. Bartlett	*C. W. Malo
L. Beinema	H. Moss
J. H. Bolton, Jr.	W. Papetti
*G. T. Brown	J. T. Ransom
D. S. Carr	†W. Sharawara
W. C. Commons	*H. Vander Baan
C. E. Driscoll	†R. R. Wood
*R. J. Frost	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 31, April 30, July 31 and October 31  
Annual meeting date as provided for in By-Laws second Tuesday of October

**NORTH BROOKFIELD**

**North Brookfield Savings Bank**  
**35 Summer Street**

**Date of Incorporation, March 3, 1854**

Linwood F. Fullam <i>President</i>	Lowell E. Toepfer <i>Treasurer</i>
Axel W. Krusell Edward W. Varnum <i>Vice Presidents</i>	Rose Seskes <i>Assistant Treasurer</i>
	Walter A. Hargreaves <i>Clerk of Corporation</i>

*Trustees*

†A. L. Beaudette	M. D. Leach
*H. S. Bennett	J. W. Learnard
†F. Cooke	H. T. Mason (Hon.)
*D. L. Crooks	T. J. O'Boyle
*L. F. Fullam	J. M. Richardson
W. A. Hargreaves	B. M. Stevens (Hon.)
†F. D. Hayes	L. E. Toepfer
*L. A. Herard	E. W. Varnum
*A. W. Krusell	

Deposits go on interest first business day of each month if made on or before the tenth day of the month  
Dividends are payable January 1 and July 1  
Annual meeting date as provided for in By-Laws third Monday in June

\*Member of Board of Investment.  
†Member of Auditing Committee.

**NORWELL****South Scituate Savings Bank**

1 River Street

Date of Incorporation, April 2, 1834

Branch Office

10 Washington Street

David B. Richardson <i>President</i>	Kenneth L. Torrey <i>Treasurer</i>
Nathaniel Tilden <i>Vice President</i>	Natalie C. Bullock <i>Assistant Treasurer</i>
Andrew G. Gordon <i>Clerk of Corporation</i>	

**Trustees**

E. Amazeen	†N. Robbins
A. Anderson	*W. B. Southworth
†H. L. Chase	J. T. Thomson
*R. A. Gaudette	*N. Tilden
*L. Phillips	K. L. Torrey
*J. Pool	†H. Turner
K. Rand	S. Vincent

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable February 10 and August 10  
Annual meeting date as provided for in By-Laws first Friday of February

**ORANGE****Orange Savings Bank**

11 West Main Street

Date of Incorporation, March 30, 1871

Duane A. Nyman <i>President</i>	James N. Pike <i>Treasurer</i>
Paul H. Frittz	Delbert A. Witty <i>Clerk of Corporation</i>
Erle C. Witty <i>Vice Presidents</i>	

**Trustees**

†N. F. Batchelor	*R. W. Henderson
†J. T. Bone	R. MacGregor, Jr.
J. E. Botti	D. A. Nyman
V. H. Coleman	L. Plotkin
R. A. Dexter	*K. E. Smith
*P. H. Fittz	D. A. Witty
W. H. Gibbs (Hon.)	*E. C. Witty
†E. F. Harris	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable last business day of January, April, July and October  
Annual meeting date as provided for in By-Laws second Monday of February

**PALMER****Palmer Savings Bank**

485 North Main Street

Date of Incorporation, March 4, 1870

Gordon J. King <i>President</i>	Alfred F. Brysh <i>Treasurer</i>
Milton K. Gammons	Malcolm R. George <i>Assistant Treasurer</i>
Dennis J. Horgan <i>Vice Presidents</i>	Everett D. Landen <i>Chairman of Board</i>
C. Lenwood Walker <i>Clerk of Corporation</i>	

**Trustees**

*C. F. Barlow	A. B. Rathbone (Hon.)
S. G. Brooks	E. H. Rathbone
J. W. Gale (Hon.)	†W. R. Riley
*M. K. Gammons	†C. K. Sanderson
†J. S. Gill	*S. Scudder
*D. J. Horgan	F. R. Sinervo
*G. J. King	C. L. Walker
*E. D. Landen	A. Ziegler

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1, April 1, July 1 and October 1  
Annual meeting date as provided for in By-Laws third Monday of November

**PEABODY****Warren Five Cents Savings Bank**

10 Main Street

Date of Incorporation, April 28, 1854

Branch Office

Northshore Shopping Center

Paul M. MacGregor <i>President</i>	Nathan F. Masterson <i>Clerk of Corporation</i>
Daniel N. Crowley	John J. Kline <i>Treasurer</i>
Ernest J. Woelfel	J. Norman Panall, Jr.
Arthur J. Barry	Hubert M. Snow, Jr.
John J. Kline	James J. Sullivan <i>Assistant Treasurers</i>
Charles W. Kessler	
Charles D. Farmer <i>Vice Presidents</i>	
Paul M. MacGregor <i>Chairman of Board</i>	

**Trustees**

*A. J. Barry	†N. F. Masterson
*T. A. Brady	J. H. McDonald
*D. N. Crowley	†J. A. McNiff
P. Evans	†H. E. Merrow
*C. D. Farmer	J. N. Panall, Jr.
H. W. Holden	†G. Smith
J. C. Jeffers	H. M. Snow, Jr.
*C. W. Kessler:	†N. M. Washburn
J. J. Kline:	E. J. Woelfel
*M. J. Lynch	L. H. Wright
*P. M. MacGregor	

Deposits go on interest fifteenth day of each month  
Dividends are payable on or before the 25th of January, April, July and October  
Annual meeting date as provided for in By-Laws first Wednesday of January

**PITTSFIELD****Berkshire County Savings Bank**

24 North Street

Date of Incorporation, February 2, 1846

Thomas R. Carrington <i>President</i>	Donald B. Kuntz <i>Treasurer</i>
Frederick G. Crane <i>Vice President</i>	Robert G. Disbrow
George P. Clayton <i>Clerk of Corporation</i>	A. Kenyon Ferry
	Bayard S. Huntley
	Vernon L. Striebel, Jr.
	Robert A. Wells <i>Assistant Treasurers</i>

Gardner S. Morse  
*Chairman of Board*

**Trustees**

*W. E. Bagg, Jr.	J. H. Fryer (Hon.)
*T. R. Carrington	†S. H. Jones
†G. P. Clayton	*G. S. Morse
*L. R. Connor	*J. H. Rice
*F. G. Crane	W. T. Rice (Hon.)
*F. G. Crane, Jr.	*W. J. Robbie
D. England, Jr.	*A. S. Silverman

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 31, April 30, July 31 and October 31  
Annual meeting date as provided for in By-Laws third Tuesday in January

\*Member of Board of Investment.  
†Member of Auditing Committee.



**City Savings Bank of Pittsfield**  
116 North Street

Date of Incorporation, April 13, 1893

**Branch Offices**

10 Devonshire Avenue  
436 West Housatonic Street  
740 William Street  
Maple Street, Hinsdale  
Main Street, Lanesborough  
Route 41, Albany Road, Richmond  
Albany Road, West Stockbridge

Luke S. Hayden <i>President</i>	Robert H. Bolza <i>Treasurer</i>
Raymond G. LeBeau <i>Exec. Vice President</i>	William A. Carroll, Jr. Kenneth C. Landall William J. McGurk Mary J. Powers Roy A. Scott <i>Assistant Treasurers</i>
Robert H. Bolza <i>Vice President</i>	
Aldo P. Villani <i>Asst. Vice President</i>	
	Robert G. Newman <i>Clerk of Corporation</i>

**Trustees**

E. L. Amber	†E. A. Kelsey
*A. R. Birchard, Jr.	C. F. Martin (Hon.)
R. H. Bolza	C. B. Muzzy
*S. Boxer	F. M. Myers, Jr.
J. R. Busch	*T. C. Nelson
A. J. Conlon, Jr.	R. G. Newman
W. B. Crawford	†S. G. O'Connell
*S. England	T. E. O'Connell
T. J. Fahey	A. I. Ris
P. K. Fodder	†W. A. Selke
W. W. Goessel	B. J. Sullivan
*L. S. Hayden	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of November

**PLYMOUTH**

**Plymouth Savings Bank**  
36 Main Street

Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr. <i>President</i>	Warren M. Axford <i>Treasurer</i>
Warren M. Axford <i>Vice President</i>	Donald W. Heath <i>Assistant Treasurer</i>
	Richard W. Holm <i>Clerk of Corporation</i>

**Trustees**

W. M. Axford	M. H. Golden
*H. W. Baker	†R. W. Holm
*T. Brink	W. R. LaRocque
*E. W. Burgess	*F. A. Randall
P. S. Cronin	A. D. Russell
O. L. Edes (Hon.)	†R. W. Talbot
D. E. Eldridge	†M. L. Valente
*A. G. Estes, Jr.	M. W. Walker

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws third Thursday of October

**Plymouth Five Cents Savings Bank**  
44 Main Street

Date of Incorporation, April 6, 1855

**Branch Offices**

Bay Road, South Duxbury  
72 Summer Street, Kingston  
1923 Ocean Street, Marshfield

Fred C. Newhall <i>President</i>	Robert D. Sampson <i>Treasurer</i>
Orrin G. Colley <i>Vice President</i>	Kendall S. Estes George W. Carter, Jr. <i>Assistant Treasurers</i>
Richard M. Shift <i>Clerk of Corporation</i>	Orrin G. Colley <i>Chairman of Board</i>

**Trustees**

J. A. Armstrong	R. A. Hall
R. R. Barbieri	†R. A. Jones
P. S. Barnes (Hon.)	P. Nectow
*S. H. Barnes	*F. C. Newhall
†B. B. Brewster	F. W. Perry
E. W. Brewster (Hon.)	M. B. Person, Jr.
L. R. Briggs (Hon.)	F. M. Rowell
*P. V. Cavallini	D. Russell, III
*O. G. Colley	B. J. Shepherd (Hon.)
G. W. Cushman	R. M. Shift
D. B. Freeman	†D. L. Stevens
*M. A. Hall	M. Toabe

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in June

**PROVINCETOWN**

**Seamen's Savings Bank**  
221 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh <i>President</i>	William F. Silva <i>Treasurer</i>
Myrick C. Young George F. Miller, Jr. <i>Vice Presidents</i>	Frank M. Oliveira <i>Vice Treasurer</i>
Chester G. Peck, Jr. <i>Clerk of Corporation</i>	Helen F. Rogers <i>Assistant Treasurer</i>

**Trustees**

*F. J. Alves	*E. Salvador
†I. A. Horton	E. I. Silva
*G. F. Miller, Jr.	*R. F. Silva
F. M. Oliveira	*W. F. Silva
†C. G. Peck, Jr.	W. H. Watts
†T. F. Perry	R. A. Welsh
W. J. Roderick	M. C. Young (Hon.)

Deposits go on interest first business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Monday of June

\*Member of Board of Investment.  
†Member of Auditing Committee.



**QUINCY****Quincy Savings Bank**  
1374 Hancock Street

Date of Incorporation, March 18, 1845

**Branch Office****371 Hancock Street, North Quincy**

Charles A. Pearce <i>President</i>	H. Maurice Hughes <i>Vice Treasurer</i>
Arnold O. Haskell	O. Donald Gohl
Frederick A. Sprowl	Donald R. Johnson
Russell H. Smollett <i>Vice Presidents</i>	Sulo O. Ruuska
Frederick A. Sprowl <i>Treasurer</i>	Aldo M. Saluti
	Edward J. Sweeney
	Lindsay L. Tait <i>Assistant Treasurers</i>

Morgan Sargent  
*Clerk of Corporation***Trustees**

C. R. Burgin	†H. MacArthur
*T. S. Burgin	*C. A. Pearce
*W. G. Clark	*R. Porter
A. A. DellaChiesa	†G. D. Reardon
C. F. English	M. Sargent
*R. M. Faxon	†J. Serafini
A. O. Haskell	

Deposits go on interest fifth day of each month

Dividends are payable 1st Monday of January, April, July and October

Annual meeting date as provided for in By-Laws second Tuesday of April

**RANDOLPH****Randolph Savings Bank**  
129 North Main Street

Date of Incorporation, April 14, 1851

**Branch Offices****15 Pleasant Street, Stoughton****50 South Franklin Street, Holbrook**

Walter C. Kane <i>President</i>	Richard L. Batchelder <i>Treasurer</i>
Raymond E. Lyons	Melvin S. Monson
Leroy R. Wyman <i>Vice Presidents</i>	Virginia O. Holmes
	Thelma I. Tise <i>Assistant Treasurers</i>

George W. Condon  
*Clerk of Corporation***Trustees**

R. L. Batchelder	K. L. Lyons
C. E. Claff (Hon.)	*R. E. Lyons
G. W. Condon	H. W. Macauley (Hon.)
†F. E. Henderson	*E. C. Martin
†J. J. Hurley	*R. R. McEvoy
W. C. Kane	A. C. Wilde (Hon.)
†L. L. Kovey	*R. C. Wilde
F. H. Lutz (Hon.)	*L. R. Wyman

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday in April

**READING****Reading Savings Bank**  
643 Main Street

Date of Incorporation, March 20, 1891

**Branch Office****386 Main Street, Wilmington**

Robert E. Stewart <i>President</i>	Richard G. Moore <i>Treasurer</i>
Harold B. Currell	Richard C. Forrest
Kenneth C. Latham <i>Vice Presidents</i>	<i>Vice Treasurer</i>
E. Hayward Bliss	Alice B. Sweeney
<i>Clerk of Corporation</i>	Alice S. Rogers <i>Assistant Treasurers</i>

**Trustees**

C. H. Amon, Jr.	†G. R. Larson
†M. B. Bedell	*K. C. Latham
E. H. Bliss	*G. M. Lothrop
N. S. Burbank	M. R. Meikle
*H. B. Currell	F. F. Stevenson
W. H. Dee	*R. E. Stewart
J. B. Iverson	*P. G. Willcox
†K. R. Ivester	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 10, June 10, September 10 and December 10

Annual meeting date as provided for in By-Laws third Monday in April

**ROCKLAND****Rockland Savings Bank**  
279 Union Street

Date of Incorporation, March 30, 1868

**Branch Office****49 Front Street, Scituate**

E. Wayne Harlow <i>President</i>	Wallace L. Macauley <i>Treasurer</i>
Roland T. Phillips	Kenneth R. Pike
Lester R. Curtis <i>Vice Presidents</i>	Clifford Joyce <i>Assistant Treasurers</i>
Richard J. Phelps <i>Clerk of Corporation</i>	E. Wayne Harlow <i>Chairman of Board</i>

**Trustees**

*J. H. Bourque	R. J. Phelps
*D. S. Collins	*R. T. Phillips
*L. R. Curtis	†N. A. Pool
†R. I. Dexter	D. F. Robbins, Sr.
*E. W. Harlow	J. F. Spence, Jr.
W. L. Macauley	†J. H. Spurr
M. W. Murrill (Hon.)	P. J. Sullivan
H. G. Perry (Hon.)	A. P. Wilcox
E. J. Phelps	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Tuesday in December

\*Member of Board of Investment.

†Member of Auditing Committee.

**ROCKPORT****Granite Savings Bank**  
51 Main Street

Date of Incorporation, March 21, 1884

Charles G. Burbank <i>President</i>	Neil Campbell <i>Treasurer</i>
N. O. Bruno Pearson <i>Vice President</i>	Isabel L. Poole <i>Assistant Treasurer</i>
Frank W. Johnson <i>Clerk of Corporation</i>	

*Trustees*

†R. M. Barker	G. N. Mackey
*A. S. Brown, Jr.	A. K. Marr
*C. G. Burbank	J. H. Mills
*A. R. Carlson	*N. O. B. Pearson
†L. P. Curtis	*J. B. Silva, Jr.
N. A. Hooper	O. F. Smith (Hon.)
R. L. Hull	D. J. Taylor
F. W. Johnson	†W. F. Tuck

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday in December

**SALEM****Salem Savings Bank**  
125 Washington Street

Date of Incorporation, January 29, 1818

**Branch Office**  
Highland Avenue

Charles H. Stevens, Jr. <i>President</i>	George W. Olson <i>Treasurer</i>
Frederic P. Clark	Robert Petersen
Leonard Clark	Lee M. Webster
Charles A. Whipple	Robert S. St. Pierre
Francis J. Murphy <i>Vice Presidents</i>	Everett E. Carlton, Jr. <i>Assistant Treasurers</i>
J. Grafton Kingsley <i>Clerk of Corporation</i>	

*Trustees*

*C. Andrias	J. G. Kingsley
L. Axelrod	*H. G. Macomber
R. B. M. Barton	†I. J. Martin
*F. P. Clark	F. J. Murphy
*L. Clark	†W. T. Quinlan
H. E. Davenport	T. Simons
J. E. Farley (Hon.)	R. C. Smith, Jr.
J. E. Fellows, Jr.	*C. H. Stevens, Jr.
R. M. Flynn	E. R. Tufts
†M. F. Flynn	C. F. Voorhees
H. S. Holcomb	W. B. Welch
*E. W. Johnson	C. A. Whipple (Hon.)

Deposits go on interest sixteenth day of each month

Dividends are payable January 16, April 16, July 16 and October 16

Annual meeting date as provided for in By-Laws third Wednesday of December

**Salem Five Cents Savings Bank**  
210 Essex Street

Date of Incorporation, March 9, 1855

**Branch Offices**11 State Road  
424 Essex Street

2 Bay Road, South Hamilton

Alton P. Cole, Jr. <i>President</i>	Robert H. Grant <i>Treasurer</i>
Richard E. Blake	Albion B. Knowlton, Jr.
J. Norman Welch <i>Vice Presidents</i>	Thomas M. Leonard
Robert L. Howie	William F. Nys
Robert F. McGrath <i>Asst. Vice Presidents</i>	Clayton W. Smith
James N. Clark <i>Clerk of Corporation</i>	Wesley C. Tucker <i>Assistant Treasurers</i>
	Franklin A. Hebard <i>Chairman of Board</i>

*Trustees*

*L. Allen, Jr.	†N. F. Kennedy
W. K. Anderson	H. S. Knight
B. T. Atwood, Jr.	C. J. Kohn
†C. Bacall, Jr.	B. Langmaid (Hon.)
E. M. Batchelder	C. A. Mayo (Hon.)
*R. E. Blake	F. A. Meier
W. J. Bursaw, Jr.	F. H. Moore
H. J. Callahan (Hon.)	P. M. Pilcher
J. N. Clark	A. P. Putnam
*A. P. Cole, Jr.	B. U. Rice
*J. H. Davies	F. C. Sargent (Hon.)
A. S. Elwell	J. R. Serafini
H. S. Gilchrest (Hon.)	P. E. Story
A. Goodhue, Jr.	R. H. Thompson
H. J. Gourdeau	*J. N. Welch
†H. H. Griffin	J. N. Welch, Jr.
E. R. Haskell	J. S. Whipple
*F. A. Hebard	

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1, and the last business day of October

Annual meeting date as provided for in By-Laws first Tuesday in May

**SHELBURNE****Shelburne Falls Savings Bank**  
24-26 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball <i>President</i>	Florence B. Adler <i>Treasurer</i>
Edward A. Milne <i>Vice President</i>	Marjorie W. Peck <i>Clerk of Corporation</i>

Elwyn J. Ball

*Chairman of Board**Trustees*

F. B. Adler	J. W. Lawless
C. W. Avery	†H. E. Legate, Jr.
*E. J. Ball	W. O. Loomis
R. W. Bassett	*E. A. Milne
†H. F. Brown	*G. L. Mirick
C. P. Call	P. R. Shaw
*R. E. Donelson	J. B. Temple
D. T. Hillier	R. A. Tetreault
*J. W. Hoyt	H. Toy
H. L. Hurd	C. I. Woffenden
D. H. Jones	

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Tuesday in October

\*Member of Board of Investment.

†Member of Auditing Committee.

**SOMERVILLE**

**Somerset Savings Bank**  
371 Summer Street

Date of Incorporation, March 9, 1910

**Branch Office**  
105 Broadway

Alfred H. Dolben <i>President</i>	Richard V. Kiley <i>Treasurer</i>
Richard V. Kiley <i>Exec. Vice President</i>	Stephen J. Dowd <i>Assistant Treasurer</i>
Dr. Harold P. Freeman <i>Vice President</i>	John H. Derby <i>Clerk of Corporation</i>

**Trustees**

†D. F. Choate, Jr.	†R. W. Harris
F. Ciampa	R. S. Kelley
A. H. Curtis	R. V. Kiley
J. H. Derby	J. R. McHugh
*A. H. Dolben	*A. J. Oliva
†D. C. Dolben	*T. P. Russell
A. L. Fisher	W. J. Skerry
*H. P. Freeman	*H. E. Stevens

Deposits go on interest fifteenth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws third Tuesday in November

**Somerville Savings Bank**  
40 Union Square

Date of Incorporation, February 24, 1885

R. Jack Howard <i>President</i>	Arthur R. Hayward Royal A. Mabee Joseph E. Pemental <i>Assistant Treasurers</i>
L. Roger Wentworth John W. Pickering <i>Vice Presidents</i>	John F. McGann <i>Clerk of Corporation</i>
Ernest S. Christian <i>Treasurer</i>	

**Trustees**

M. F. Ahearn, Jr.	*T. E. Kellar
C. J. Bateman, Jr. (Hon.)	†J. F. McGann
R. C. Bosworth	†L. J. McKay
†F. V. Bowie	T. W. Morse
J. T. Cardillo	F. E. Nelson
*J. A. Daniels	*J. W. Pickering
F. W. Hale (Hon.)	N. A. Ray (Hon.)
*E. J. Hall	A. L. Rezendes
W. L. Hanson	E. S. Rumery
*R. J. Howard	T. P. Sharpy
	L. F. Wentworth

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws third Thursday of December

**SOUTHBRIDGE**

**Southbridge Savings Bank**  
253 Main Street

Date of Incorporation, April 20, 1848

Robert U. Clemence <i>President</i>	William W. Horsley <i>Treasurer</i>
John N. Burnham <i>Vice President</i>	Carl M. Olson Mafalda A. Comstock Robert L. Langlois <i>Assistant Treasurers</i>
John J. O'Shaughnessy <i>Clerk of Corporation</i>	

**Trustees**

J. V. Achin	W. W. Horsley
L. C. Broughton	E. J. Martin
*J. N. Burnham	R. C. McKinstry
†L. D. Clemence	G. Mozley
*R. U. Clemence	C. M. Olson
H. DiGregorio	†J. J. O'Shaughnessy
J. B. Dirlam	L. W. Pote
†J. K. Edwards	*J. E. Rischitelli
*J. D. Gallery	S. Simonelli
*R. R. Grimwade	C. R. Spielvogel
R. B. Hardy	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws first Monday in May

**SPENCER**

**Spencer Savings Bank**  
176 Main Street

Date of Incorporation, April 5, 1871

Hezekiah P. Starr <i>President</i>	Charles S. Putnam <i>Clerk of Corporation</i>
Alfred G. Morin Edwin L. Marsden Walter J. Reynis <i>Vice Presidents</i>	Robert G. Worthington <i>Treasurer</i>
	Hezekiah P. Starr <i>Chairman of Board</i>

**Trustees**

E. P. Clark	*A. G. Morin
J. J. Dolan	*R. K. Prouty
*F. A. Hobbs	C. S. Putnam
A. S. Lacaire	*W. J. Reynis
G. E. LeDoux	R. Sagendorph
*E. L. Marsden	*H. P. Starr
†J. C. McSherry	†V. Tolis
*C. H. Meloche, Jr.	R. G. Worthington

Deposits go on interest first business day of each month

Dividends are payable first Monday of February, May, August and November

Annual meeting date as provided for in By-Laws first Tuesday of June

\*Member of Board of Investment.  
†Member of Auditing Committee.



**SPRINGFIELD****Hampden Savings Bank  
19 Harrison Avenue**

Date of Incorporation, April 13, 1852

George C. Holderness <i>President</i>	Victor E. Quillard <i>Treasurer</i>
Victor E. Quillard <i>Vice President</i>	Ralph M. Harlow Warren A. Hastings
Harvey R. Preston <i>Clerk of Corporation</i>	Henry L. Waltermire <i>Assistant Treasurers</i>

*Trustees*

R. B. Atkinson	A. G. Medlicott
†H. C. Beaver, Jr.	†H. R. Preston
C. L. Blake	V. E. Quillard
E. J. Brennan, Jr.	I. A. Quimby
H. J. Collins	*J. B. Richardson, Jr.
J. B. Donovan	S. M. Stearns
*R. R. Emerson	*R. A. Studley
†F. H. Faulstich	†A. B. Wallace, III
*G. C. Holderness	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Tuesday in November

**Springfield Five Cents Savings Bank  
1319 Main Street**

Date of Incorporation, April 27, 1854

**Branch Offices  
1899 Wilbraham Road  
6 Somers Road, East Longmeadow**

Bernard H. McMahon <i>President</i>	John A. Saunders <i>Treasurer</i>
Alfred C. McCarthy	Wilfred G. Luthgren
John A. Saunders <i>Vice Presidents</i>	Stephan R. Pannier
Murray F. Lynch <i>Asst. Vice President</i>	Richard E. Pisano <i>Assistant Treasurers</i>
	Earl H. Paine <i>Clerk of Corporation</i>

*Trustees*

N. Brown (Hon.)	L. D. Lewis
A. A. Carroll (Hon.)	A. C. McCarthy
†D. B. Collings	*B. H. McMahon
R. W. Crowell (Hon.)	*T. V. Paige
R. P. Dale, Jr.	E. H. Paine (Hon.)
E. C. Erickson	K. W. Perry
*M. L. Farrell	J. B. Punderson
R. C. Flagg	J. A. Saunders
G. J. Gallan	J. J. Shea, Jr.
*R. J. Gaudrault	†E. E. Silver, Jr.
D. W. Gordon (Hon.)	R. S. Spooner (Hon.)
W. H. Hayes	G. W. Streeter, Jr.
B. Herman	N. Wallace (Hon.)
A. H. Hovey (Hon.)	W. C. Webb
†R. Keeney, Jr.	F. W. Williams, Sr.
E. Kronvall (Hon.)	(Hon.)

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable 3rd Monday of January and July

Annual meeting date as provided for in By-Laws first Tuesday in June

**Springfield Institution for Savings  
1459 Main Street**

Date of Incorporation, June 16, 1827

**Branch Offices  
561 Sumner Avenue  
844 State Street  
40 Springfield Street, Agawam  
724 Bliss Road, Longmeadow  
1425 Westfield Street, West Springfield  
70 Eastfield Mall  
1360 Carew Street**

John McP. Collins <i>President</i>	A. Everett Winne <i>Vice Treasurer</i>
Charles G. Young	June M. Haskins
Theodore H. Hanchett	Robert A. Cross
William A. James	Samuel F. Rockwell, III
Alfred E. Rowley	Michael O. Miller <i>Assistant Treasurers</i>
Harold A. Smith	Julius H. Appleton <i>Clerk of Corporation</i>
John A. Vivian <i>Vice Presidents</i>	Richard A. Booth <i>Chairman</i>
Alfred E. Rowley <i>Treasurer</i>	

*Trustees*

J. H. Appleton	M. I. Holstein
R. A. Booth	P. H. Mehrtens
R. M. Brigham	S. D. Parker
*S. D. Chapin	M. F. Peterson (Hon.)
*J. McP. Collins	F. S. Pillsbury
*W. A. Collins	†A. Roberts
*H. G. Dickey	C. H. Schaaft
L. W. Doherty	H. A. Sears
†J. F. Egan	*A. E. Steiger, Jr.
F. C. Emerson	†L. R. Wallace
H. R. Feltham (Hon.)	*C. G. Young
W. A. Hebert (Hon.)	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Wednesday in May

**STONEHAM****Stoneham Savings Bank  
359 Main Street**

Date of Incorporation, March 28, 1855

Malcolm E. Barron <i>President</i>	Wyllie Gardt <i>Treasurer</i>
Wendell H. Packard <i>Vice President</i>	William H. Brock <i>Assistant Treasurer</i>
	Donald W. Hanson <i>Clerk of Corporation</i>

*Trustees*

*M. E. Barron	*E. B. Merrithew
G. E. Bell (Hon.)	*P. A. Nelles, Jr.
F. S. Blanchard (Hon.)	*W. H. Packard
T. P. Devlin	G. C. Patton, Jr.
†A. G. Fuller	O. H. Saxby
W. Gardt	L. W. Scammon
F. M. Geremonte	†C. H. Severance
D. W. Hanson	L. P. Vacca
*E. W. Jefferson	†J. T. Whittemore
R. W. Jury	R. A. Wills
F. A. Lawson (Hon.)	G. A. Worthen

Deposits go on interest last business day of each month if made on or before the ninth day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday preceding the last Sunday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

**TAUNTON****Bristol County Savings Bank  
35 Broadway**

Date of Incorporation, March 2, 1846

Ernest G. Gebelein <i>President</i>	Carl E. Crawford <i>Treasurer</i>
Humphrey Barker <i>Vice President</i>	Joseph W. Kirker Robert E. Hallock, Jr. A. Alan Higginbotham <i>Assistant Treasurers</i>
William R. Reed <i>Clerk of Corporation</i>	Ernest G. Gebelein <i>Chairman of Board</i>

*Trustees*

*H. Barker	*A. L. Jennings
H. C. Boyden	J. W. Kirker
M. H. Bury	*G. H. M. LeRoy
G. Cleathero	†R. K. Martin
C. E. Crawford	*A. B. Nichols, Jr.
E. N. Dodson, Jr.	W. R. Reed
*E. G. Gebelein	D. C. Wilbur
†H. E. Hopkins	

Deposits go on interest first business day of each month

Dividends are payable 1st day of each month

Annual meeting date as provided for in By-Laws first Monday of January

**Taunton Savings Bank  
12-14 Court Street**

Date of Incorporation, February 9, 1869

**Branch Office  
Route 44, Raynham**

Richard E. Keefe <i>President</i>	Grenville F. Clapp <i>Treasurer</i>
Charles A. Eldridge <i>Vice President</i>	Arthur T. Smerdon Arthur J. F. Tutton <i>Assistant Treasurers</i>
Thomas F. Corr, Jr. <i>Clerk of Corporation</i>	

*Trustees*

R. B. Champagne	R. E. Knowles
G. F. Clapp	*J. F. Leddy
†T. F. Corr, Jr.	D. A. Littlefield
†R. E. Deponte	*G. M. Owen
W. P. Dickerman	J. F. Parker
*C. A. Eldridge	*S. H. Rhodes
H. C. Gill, Jr.	C. S. Robertson
†W. H. Gorey	*G. M. Seemann
A. E. Gutman	S. P. Sowietcki
*R. E. Keefe	F. L. Tripp

Deposits go on interest first business day of each month

Dividends are payable 1st business day of January and July

Annual meeting date as provided for in By-Laws first Thursday in January

**UXBRIDGE****Uxbridge Savings Bank  
33 North Main Street**

Date of Incorporation, June 3, 1870

**Depot****Main Street, East Douglas**

Samuel R. Scott <i>President</i>	Richard S. Douglas <i>Treasurer</i>
Lawrence S. Voss Charles C. Ballou Richard S. Douglas <i>Vice Presidents</i>	Mildred E. Eastman Gordon E. Kollett <i>Assistant Treasurers</i>

Axel H. Johnson  
*Clerk of Corporation**Trustees*

†R. H. Aldrich	G. E. Kollett
†F. Andrews	N. H. Morin
*C. C. Ballou	*F. M. Palmer, Jr.
J. E. Branigan	R. A. Pelland
H. Buma	*J. A. Quinn
G. P. Carver, Jr.	L. C. Ramelli
R. B. Clarke	A. A. Sabatinelli
†W. J. Crawley, Jr.	*S. R. Scott
J. M. Dauray	*L. S. Voss
R. S. Douglas	P. S. Wheelock
G. W. Guertin	

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday in January

**WAKEFIELD****Wakefield Savings Bank  
357 Main Street**

Date of Incorporation, May 26, 1869

Philip A. Perkins <i>President</i>	A. Maurice Anderson <i>Treasurer</i>
Forrest E. Carter William E. Jones <i>Vice Presidents</i>	Julian V. Lyon Gladys Parker <i>Assistant Treasurers</i>
William J. Lee <i>Clerk of Corporation</i>	Philip A. Perkins <i>Chairman of Board</i>

*Trustees*

A. M. Anderson	F. C. McGrath, Jr.
J. E. Anderson	T. L. McManus
†M. G. Beebe	A. S. North (Hon.)
*F. E. Carter	*P. A. Perkins
L. Day	R. A. Sayce
G. J. Evans	*W. R. Spaulding
E. H. Fairbanks	†M. F. Stoddard, Jr.
S. Fisher	L. J. Wilson
*W. E. Jones	R. H. Wingate
W. J. Lee	J. B. Wiswall
†H. S. MacLellan	*K. A. Worthen

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of February

\*Member of Board of Investment.

†Member of Auditing Committee.



**WALTHAM****Waltham Savings Bank  
702 Main Street**

Date of Incorporation, March 19, 1853

**Branch Offices****432 Boston Post Road, Weston Center****525 Boston Post Road, South Sudbury**

George D. DeGrasse <i>President</i>	Willard T. Crossman <i>Vice Treasurer</i>
Clarence G. Brewster <i>Vice President</i>	Arthur M. Butler, Jr. Nicholas Noun
Philip A. Lashway <i>Treasurer</i>	Ralph A. Sederquist <i>Assistant Treasurers</i>

Lester J. Johnsen  
*Clerk of Corporation*

**Trustees**

*C. G. Brewster	*F. J. Mooney, Jr.
G. P. Davis (Hon.)	A. V. Mosher (Hon.)
*G. D. DeGrasse	T. J. Murphy
A. DeVincent	R. S. Nichols
R. S. Flynn	*J. F. Robinson
*N. B. Goldberg	C. M. Sheer
I. B. Hardy	†R. L. Whipple
†H. F. Howe	*B. F. Wood
†L. J. Johnsen	

Deposits go on interest tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of March

**WARE****Ware Savings Bank  
4 Bank Street**

Date of Incorporation, March 5, 1850

**Branch Office****Main Street, Gilbertville**

L. Robert Campbell <i>President</i>	Harold O. Graves <i>Treasurer</i>
Harold O. Graves <i>Exec. Vice President</i>	Irene B. King John MacNeish
Fulton Rindge, Jr. <i>Clerk of Corporation</i>	John E. Carroll <i>Assistant Treasurers</i>

**Trustees**

N. P. Benson	L. B. Hyde
J. A. Bryson (Hon.)	*W. M. Hyde
L. B. Campbell (Hon.)	*F. J. Kardas
*L. R. Campbell	†J. F. Nields
*N. Falk	†R. H. Quigley
H. O. Graves	F. J. Quilitzsch
R. Higney	†F. Rindge, Jr.
C. T. Hinckley	H. R. Salem
*I. A. Hodgen	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday in June

**WAREHAM****Wareham Savings Bank  
226 Main Street**

Date of Incorporation, March 12, 1847

**Branch Office****117 Main Street, Falmouth**

Frank L. Nickerson <i>President</i>	John M. Ranney <i>Treasurer</i>
Harry B. Metcalfe <i>Vice President</i>	Paul E. English <i>Assistant Treasurer</i>
Herbert E. Hunziker <i>Clerk of Corporation</i>	
Frank L. Nickerson <i>Chairman of Board</i>	

**Trustees**

*R. A. Anthony	C. A. MacKenzie, Jr.
†J. M. Balano	W. McLean
*K. J. Bruce	H. B. Metcalfe
L. M. Flanders	†J. Motta
C. A. Griffith	*F. L. Nickerson
J. E. Hiller	*A. L. Pappi
H. E. Hunziker	J. M. Ranney
*I. Issokson	W. E. Rowley
†J. S. Kenyon	R. H. St. Jacques
R. D. Kiernan	S. H. Wright
*F. MacGregor	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws second Monday in January

**WARREN****Warren Savings Bank  
Main Street**

Date of Incorporation, February 24, 1882

Charles E. Shepard, Sr. <i>President</i>	William N. Wright, Sr. <i>Clerk of Corporation</i>
Alfred T. Purinton <i>Exec. Vice President</i>	Alfred T. Purinton <i>Treasurer</i>
Charles F. Pease	Charles E. Shepard, Sr.
Bertram W. Perkins, Sr. <i>Vice Presidents</i>	<i>Chairman of Board</i>

**Trustees**

F. J. Bell	*B. W. Perkins, Jr.
P. F. Carroll	A. T. Purinton
B. M. Covell (Hon.)	J. G. Rearick (Hon.)
S. A. Korzec	*C. E. Shepard, Sr.
W. McWhirter	†C. E. Shepard, Jr.
I. W. Moore (Hon.)	R. B. Tuttle
†J. Orszulak	*V. B. Tuttle
R. R. Paine (Hon.)	†H. J. Wardwell
*C. F. Pease	W. G. Wood
*B. W. Perkins, Sr.	W. N. Wright, Sr.

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in April

\*Member of Board of Investment.

†Member of Auditing Committee.



**WATERTOWN****Watertown Savings Bank**  
60 Main Street

Date of Incorporation, April 18, 1870

**Branch Office**  
10 Bigelow Avenue

Charles W. Chamberlain, Jr. <i>President</i>	Richard E. Bolton <i>Treasurer</i>
Logan S. Field	Marguerite M. Hooley
J. Stephenson Hemphill	Robert B. Harris
W. Irving Middleton	John A. Loring, Jr. <i>Assistant Treasurers</i>
Frederick D. Shaw <i>Vice Presidents</i>	Roger T. Westcott <i>Clerk of Corporation</i>

*Trustees*

R. E. Bolton	R. Massa
*C. W. Chamberlain	†G. McNally, Jr.
*C. W. Chamberlain, Jr.	*W. I. Middleton
R. B. Chase	S. P. Mugar
*L. S. Field	R. Porter
W. S. Field (Hon.)	T. J. Scott
D. O. Hawes	*F. D. Shaw
†J. E. Heffernan	H. A. Smith (Hon.)
*J. S. Hemphill	R. S. Sparrow
A. A. Huse (Hon.)	†G. B. Wellman
J. H. Lewis	R. T. Westcott

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of November

**WEBSTER****Webster Five Cents Savings Bank**  
290 Main Street

Date of Incorporation, March 16, 1868

**Branch Office**  
343 Main Street, Oxford

Ralph K. Hubbard <i>President</i>	David W. Horsley <i>Treasurer</i>
Hugh W. Crawford	Margaret C. Canavan <i>Vice Treasurer</i>
David W. Horsley	Frank P. Stefanik <i>Assistant Treasurer</i>
Joseph M. Morse	Ralph K. Hubbard <i>Chairman of Board</i>
George F. White <i>Vice Presidents</i>	
H. Craigin Bartlett <i>Clerk of Corporation</i>	

*Trustees*

†H. C. Bartlett	D. W. Horsley
D. S. Bayer	R. S. Howland
B. F. Brigandi (Hon.)	*R. K. Hubbard
W. A. Cash (Hon.)	†L. E. Leboeuf
J. Chmielewicz	D. Luther
H. W. Crawford	*J. M. Morse
*J. L. Dugan	*J. C. Prout
W. L. Dugan	R. W. Sheldon
R. H. Eaton	J. P. Trull
G. Gromelski	*G. F. White
L. L. Gustafson (Hon.)	A. Wylie (Hon.)
†D. I. Hey	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of each month

Annual meeting date as provided for in By-Laws third Wednesday in May

**WELLFLEET****Wellfleet Savings Bank**  
Main Street

Date of Incorporation, March 3, 1863

William Hokkanen <i>President</i>	Robert C. Dickinson <i>Treasurer</i>
Charles E. Frazier, Jr.	Clarence S. Smith <i>Clerk of Corporation</i>
Paul J. Lussier <i>Asst. Vice Presidents</i>	

*Trustees*

†H. C. Atwood	†J. R. Dyer, Jr.
R. R. Bell	†C. E. Frazier, Jr.
*L. E. Cardinal	*W. Hokkanen
†H. W. Carlson	K. E. Paine
*H. A. Curtis	*E. F. Rose
*C. W. Downs, Jr.	†N. C. Young

Deposits go on interest twentieth day of each month  
Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Friday in January

**WESTBOROUGH****Westborough Savings Bank**  
33 West Main Street

Date of Incorporation, February 9, 1869

**Branch Office****58 West Main Street, Northborough**

E. Irving Hulbert <i>President</i>	Walter A. Kinell, Jr. <i>Treasurer</i>
J. Baron Mason	Dorothy S. Hewey <i>Assistant Treasurer</i>
Hugh K. Tufts <i>Vice Presidents</i>	Edwin P. Fairbanks <i>Clerk of Corporation</i>
Walter A. Kinell, Jr. <i>Asst. Vice President</i>	J. Baron Mason <i>Chairman of Board</i>

*Trustees*

*C. H. Carlson	W. A. Kinell, Jr.
*G. H. Carlson	*J. B. Mason
R. G. Daniel	*J. G. Nason
C. N. Duckworth	†D. Newton
†E. P. Fairbanks	H. L. Paine (Hon.)
J. M. Foster	B. C. Tashjian
R. N. Hennessy	*H. K. Tufts
A. C. Hulbert	†R. S. Tyler
*E. I. Hulbert	E. L. Uhlman
A. Kalenian	A. D. Whelan

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws first Thursday in January

\*Member of Board of Investment.

†Member of Auditing Committee.

**WESTFIELD**

**Westfield Savings Bank**  
141 Elm Street

Date of Incorporation, April 16, 1853

**Branch Offices**  
**206 Park Street, West Springfield**  
655 Main Street, Agawam  
27 Arnold Street

Arthur W. Knapp <i>President</i>	Ralph D. Neth <i>Treasurer</i>
Norman A. Clarke	Harris J. Bond
David C. Colton	Thomas J. Howard, Jr. <i>Assistant Treasurers</i>
Wesley L. Mitchell <i>Vice Presidents</i>	Henry F. Burrows <i>Chairman of Board</i>
Horace N. Fuller <i>Clerk of Corporation</i>	

*Trustees*

C. J. Arnold	*C. A. Godin
†G. B. Brooks	*A. W. Knapp
*H. F. Burrows	W. L. Mitchell
W. C. Chisholm (Hon.)	R. D. Neth
N. A. Clarke	*E. V. Oehlers
*D. C. Colton	L. C. Parker, Jr.
†H. L. Drake	J. E. Reed
A. Ferst	†A. S. Rzewski
H. N. Fuller	H. K. Wakeman
F. H. Gath (Hon.)	

Deposits go on interest tenth day of each month  
Dividends are payable January 10 and July 10  
Annual meeting date as provided for in By-Laws  
second Wednesday in April

**Woronoco Savings Bank**  
31 Court Street

Date of Incorporation, May 5, 1871

**Branch Office**  
College Highway, Southwick

Roger L. Wolcott <i>President</i>	James A. Rogers <i>Treasurer</i>
George W. Roraback	Porter E. Taylor
Katherine L. Chapman <i>Vice Presidents</i>	Lee W. Webersen <i>Assistant Treasurers</i>
Andrew Anderson <i>Clerk of Corporation</i>	Laurence W. Shattuck <i>Chairman of Board</i>

*Trustees*

†J. A. Adams	*G. R. Keegan
D. W. Alger	*A. Nesin
A. Anderson	V. A. Rix
W. S. Anderson	H. L. Ryan
*O. C. Baker	*G. W. Roraback
†I. C. Barnes	H. Saffer
J. W. Buckley	*L. W. Shattuck
R. L. Cantell	R. M. Wilcox
†L. M. Clark	R. L. Wolcott
D. D. Earle	B. P. Wood
E. A. Jensen (Hon.)	

Deposits go on interest tenth day of the month if  
made on or before the nineteenth day of the  
month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws  
third Wednesday in March

**WEYMOUTH**

**East Weymouth Savings Bank**

744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Robert H. Gaughen <i>President</i>	Robert F. Cass <i>Treasurer</i>
Ashley B. Jones	William F. Meara, Jr. <i>Clerk of Corporation</i>
Raymond D'Ambrosia <i>Vice Presidents</i>	

*Trustees*

J. Alden	*A. B. Jones
A. Alemian	G. E. Lane
C. W. Bergfors	G. E. Lane, Jr.
†H. E. Bowmar	P. D. MacElhiney
*C. T. Coleman	†W. F. Meara, Jr.
*R. D'Ambrosia	*R. H. O'Brien
*R. H. Gaughen	E. A. Perry
W. A. Hodges (Hon.)	†R. Reidy
J. J. Holland	

Deposits go on interest tenth day of each month  
Dividends are payable January 10, April 10, July 10  
and October 10  
Annual meeting date as provided for in By-Laws  
first business day in January

**South Weymouth Savings Bank**

88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

F. William Lawton <i>President</i>	George F. Gardner <i>Treasurer</i>
Harold B. Nash	Dorothea M. Scott
J. William O'Donnell <i>Vice Presidents</i>	Kenneth B. Osborn <i>Assistant Treasurers</i>
William P. Fillebrown <i>Clerk of Corporation</i>	F. William Lawton <i>Chairman of Board</i>

*Trustees*

†G. T. Barnes	*H. Hoffman
A. O. Bicknell	*F. W. Lawton
J. F. Chipman	C. A. R. Lewis (Hon.)
J. H. Clapp	*E. W. Moxon
†H. B. Coleman	C. W. Nash (Hon.)
†A. C. Fearing	*H. B. Nash
*J. W. Field	*J. W. O'Donnell
W. P. Fillebrown	*R. G. Parker
G. F. Gardner	C. P. Pillsbury
H. I. Granger	W. G. Pursell
E. F. Hannafin	H. E. Scott

Deposits go on interest tenth day of each month  
Dividends are payable January 10, April 10, July  
10 and October 10  
Annual meeting date as provided for in By-Laws  
fourth Wednesday in March

\*Member of Board of Investment.  
†Member of Auditing Committee.

### Weymouth Savings Bank 47 Washington Street

Date of Incorporation, February 16, 1833

George H. Thompson <i>President</i>	Melvin E. Sherman <i>Treasurer</i>
Raymond C. Warmington	Ruth P. Bosien
Norman J. Reilly <i>Vice Presidents</i>	Robert Bates
William N. Flynt <i>Clerk of Corporation</i>	John F. Kneeland <i>Assistant Treasurers</i>
	George H. Thompson <i>Chairman of Board</i>

#### Trustees

F. Belyea (Hon.)	D. A. Martin
A. J. Bilodeau	†W. McClellan
F. M. Bryant (Hon.)	R. G. Monahan
*T. K. Brydson	*R. L. Morgan
O. D. Chiesa	*N. J. Reilly
E. S. Cook	C. Settles
W. N. Flynt	M. E. Sherman
†L. R. Fulton	*G. H. Thompson
†E. B. Given, Jr.	*R. C. Warmington
*E. S. Mapes	

Deposits go on interest fifteenth day of each month

Dividends are payable March 15, June 15, September 15 and December 15

Annual meeting date as provided for in By-Laws first Tuesday after fifth day of March

### WHITMAN

#### Whitman Savings Bank 584 Washington Street

Date of Incorporation, February 16, 1888

Joseph W. Bjork <i>President</i>	Reginald A. Conrad <i>Treasurer</i>
Raymond K. Litchfield <i>Vice President</i>	Warren R. Corliss
	Irene R. Smith <i>Assistant Treasurers</i>
	George A. Brouillard <i>Clerk of Corporation</i>

#### Trustees

*J. W. Bjork	†R. S. Josselyn
G. A. Brouillard	G. A. Joubert
*C. P. Burrill	H. S. Keith (Hon.)
*W. B. Clark	D. F. Leach
R. A. Conrad	*R. K. Litchfield
R. B. Cooke (Hon.)	N. G. MacDonald
†A. S. Gilman	*W. J. McCarthy
D. B. Gurney	L. E. Millett
T. M. Harding	*L. W. Ward
*H. L. Horte	†H. C. Young

Deposits go on interest fifteenth business day of each month if made on or before the twenty-fourth day of the month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday after the second Monday of March

### WILLIAMSBURG

#### Haydenville Savings Bank Corner of Bridge and Main Streets (Haydenville District)

Date of Incorporation, March 17, 1869

Roswell S. Jorgensen <i>President</i>	Donald R. Packard <i>Treasurer</i>
Russell T. Bisbee <i>Vice President</i>	William P. Jones <i>Assistant Treasurer</i>
	David P. Healy <i>Clerk of Corporation</i>

#### Trustees

J. D. Barrus	D. P. Healy
R. T. Bisbee	*R. S. Jorgensen
†J. H. Breguet	*H. S. Kellogg
R. J. Daniello	†H. F. Loud
*F. C. Davis, Jr.	D. S. Outhouse
†H. O. Frohbach	L. H. Packard
*O. Grife	*R. B. Smith

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws first Wednesday in December

### WILLIAMSTOWN

#### Williamstown Savings Bank 171 Main Street

Date of Incorporation, April 6, 1892

Paul B. Jayne <i>President</i>	Raymond A. Mason <i>Treasurer</i>
Thomas M. McMahon <i>Vice President</i>	Lila L. Niles
	Robert L. Barschdorf <i>Assistant Treasurers</i>

Philip S. Hart  
*Clerk of Corporation*

#### Trustees

†L. S. Blair	T. M. McMahon
E. J. Brundage	B. Mears (Hon.)
J. P. English	†N. Phelps
S. E. Gardner (Hon.)	†P. G. Robbins
*J. H. Gordon	*W. W. Rudman
*S. P. Graham	L. S. Towne
W. S. Hamilton (Hon.)	L. G. Treadway (Hon.)
P. S. Hart	*P. P. Welanetz
*P. B. Jayne	H. Wooster
R. A. Mason	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in September

\*Member of Board of Investment.

†Member of Auditing Committee.



WINCHENDON

Winchendon Savings Bank  
112 Central Street

Date of Incorporation, March 31, 1854

Arnold E. Anderson <i>President</i>	Robert F. King, Jr. <i>Treasurer</i>
Cranston D. Eldredge Karl M. Parks <i>Vice Presidents</i>	Dorothy Solander <i>Assistant Treasurer</i>
Celian H. Abbott <i>Clerk of Corporation</i>	Arnold E. Anderson <i>Chairman of Board</i>

Trustees

†C. H. Abbott	R. F. King, Jr.
*A. E. Anderson	R. E. Mathieu
†M. R. Bateman	*J. W. Meyer, Jr.
*W. D. Brown	K. M. Parks
W. L. Crane	L. P. Prance (Hon.)
†E. J. Dionne	*M. W. Smith
*C. D. Eldredge	J. J. Witt (Hon.)
F. E. Hall	

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

Annual meeting date as provided for in By-Laws first Wednesday in December

WINCHESTER

Winchester Savings Bank  
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Arnold M. Gibson <i>Treasurer</i>
William J. Speers, Jr. <i>Vice President</i>	Joseph C. Cioni W. Donald Maxwell <i>Assistant Treasurers</i>
Austin Broadhurst <i>Clerk of Corporation</i>	
James F. Dwinell, Jr. <i>Chairman of Board</i>	

Trustees

S. Avery	†R. W. Hatch
C. W. Bennett (Hon.)	E. E. Hicks
A. Broadhurst	*G. H. Hood, Jr.
H. Chadwick	R. B. Kittredge
W. L. Davis (Hon.)	C. L. Moore
*J. F. Dwinell, Jr.	H. K. Porter
A. O. Eaton	*H. S. Richardson, Jr.
C. S. Eaton	L. F. Sargent
M. T. Freeman	F. E. Smith (Hon.)
E. V. French	*W. J. Speers, Jr.
A. M. Gibson	*P. P. Wadsworth
J. B. Harlow	†J. B. Willing
†J. M. Harrington, Jr.	

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

WINTHROP

Winthrop Savings Bank  
25 Bartlett Road

Date of Incorporation, March 16, 1914

Edward R. Thomas <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
G. Malcolm McNeil Arthur J. Soper <i>Vice Presidents</i>	Florence R. Cummings Alice J. Mackey <i>Assistant Treasurers</i>
Ernest E. Hardy <i>Clerk of Corporation</i>	

Trustees

D. M. Boylan	A. W. Hodges (Hon.)
L. S. Burke	†E. M. Howard
*T. F. Eldracher	*H. J. Hyatt
J. W. Etherington	†A. B. Marsh
M. L. Flinn (Hon.)	*G. M. McNeil
*P. A. Gorman	*A. J. Soper
J. Gregorie	E. R. Thomas
E. E. Hardy	†J. K. Weiner

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first business day of January

WOBURN

Woburn Five Cents Savings Bank  
19 Pleasant Street

Date of Incorporation, April 7, 1854

Vernon W. Parkhurst <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Charles A. Mahoney Kenneth B. Williams <i>Vice Presidents</i>	William E. Harvey Henry W. Stenquist Jr. James E. Meehan, Jr. <i>Assistant Treasurers</i>
Henry M. Leen <i>Clerk of Corporation</i>	
Perley E. Skinner <i>Chairman of Board</i>	

Trustees

R. J. Farrell	†H. E. Marshall
†F. W. French, Jr.	J. T. Martin
F. A. Gifford	*R. E. Militzer
E. C. Holland	G. M. Palage
D. B. Johnson	*V. W. Parkhurst
H. M. Leen	*C. J. Peterson
†R. E. Lentz	P. E. Skinner
*C. A. Mahoney	*K. B. Williams

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Friday of July

\*Member of Board of Investment.  
†Member of Auditing Committee.

**WORCESTER****Bay State Savings Bank**  
**28-30 Franklin Street**

Date of Incorporation, March 9, 1895

Kenneth P. Higgins <i>President</i>	Thomas L. Rooney <i>Treasurer</i>
Walter B. Dennen	Patricia A. Naumnik
Thomas L. Rooney <i>Vice Presidents</i>	James M. Carpenter <i>Assistant Treasurers</i>

Robert R. Gallagher  
*Clerk of Corporation**Trustees*

J. P. Coakley	J. J. Kelly
W. M. Conlin	†J. J. Ladden
R. V. Corsini	†J. J. Marshall
*J. J. Curran	W. E. Mellquist
*W. B. Dennen	H. E. Prunier
C. N. Dewey	R. C. Reidy
F. J. Donoghue (Hon.)	T. L. Rooney
*E. F. Donohue	T. S. Shea (Hon.)
R. R. Gallagher	M. Stepanski
R. J. Harris	*F. J. Sullivan
F. S. Harvey	†J. A. Toomey
*K. P. Higgins	

Deposits go on interest first day of the month if made on or before the second business day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws first Thursday of June

**People's Savings Bank, in the city of Worcester**  
**450 Main Street**

Date of Incorporation, May 13, 1864

**Branch Offices**  
**Webster Square Plaza****344 West Boylston Street, West Boylston**

H. Waite Hurlburt <i>President</i>	Roger W. LeBlanc <i>Treasurer</i>
Percy H. G. Harris	Sam H. Hokkanen
John F. Handfield <i>Vice Presidents</i>	Allyn W. Krom <i>Assistant Treasurers</i>
Evelyn B. Howe <i>Clerk of Corporation</i>	Percy H. G. Harris <i>Chairman of Board</i>

*Trustees*

R. B. Ayres	R. H. Harris
E. G. Bagley	C. D. Heywood (Hon.)
J. L. Barsky	W. E. Hildick
J. C. Bath	F. W. Howe, Jr.
†P. C. Beals	*H. W. Hurlburt
R. W. Booth	†R. B. Hutchins
*H. C. Borger	T. R. Mountain
R. S. Bowditch	*P. R. O'Connell
C. R. Brownell (Hon.)	†N. R. Olson
J. Z. Buckley	A. E. Rankin (Hon.)
J. R. Carter	G. Sessions
J. J. Connor, Jr.	*F. W. Seymour
H. B. Dewey	C. M. Stanley (Hon.)
J. P. Franklin	C. C. Turner
H. Gooch, Jr.	A. T. Wall (Hon.)
W. G. Hall (Hon.)	N. S. Wood
*P. H. G. Harris	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Thursday of April

**Worcester County Institution for Savings****365 Main Street**

Date of Incorporation, February 8, 1828

**Branch Offices****500 Pleasant Street**  
**29 West Boylston Street**  
**353 Grafton Street**  
**651 Chandler Street****White City Office, Shrewsbury**

Bartow Kelly <i>President</i>	James D. Watt <i>Treasurer</i>
Stanley G. Quackenbush <i>Vice President</i>	John F. Gilbert
Harry I. Spencer <i>Clerk of Corporation</i>	Thomas E. Hills Grove
Arnold W. Conti <i>Chairman of Board</i>	Frank A. Brown
	Carl E. MacKay
	Robert W. Eaton
	William L. Wallace <i>Assistant Treasurers</i>

*Trustees*

H. A. Bowditch	F. J. McGrath
E. L. Clifford	R. W. Mirick
*A. W. Conti	M. Morgan
R. Cushman	†J. F. O'Keefe
*P. Fletcher	A. Palmer
B. B. Gilman	†C. Riley
R. L. Gow	W. H. Sawyer
J. N. Heald, II	*A. W. Smith
†R. G. Hess	R. W. Stoddard
D. Hight	B. C. Wheeler
H. B. Jefferson	G. A. White, Jr.
*B. Kelly	

Deposits go on interest from day of deposit  
Dividends are payable last business days of January, April, July and October

Annual meeting date as provided for in By-Laws fourth Tuesday in January

**Worcester Five Cents Savings Bank****316 Main Street**

Date of Incorporation, April 10, 1854

**Branch Offices****21 Central Square, Grafton**  
**1099 Main Street, Holden**  
**567 Main Street, Shrewsbury**

Ronlad W. Haselton <i>President</i>	Donald A. Thomson
Ralph W. Hager <i>Vice President</i>	George R. Frye
Frank R. Heath, Jr. <i>Treasurer</i>	Roger A. Starbard
	Hartley E. Hillsen
	Kathleen Pano <i>Assistant Treasurers</i>

Philip M. Purrington  
*Clerk of Corporation**Trustees*

J. Adam, Jr.	E. M. Hicks
G. M. Betterley	J. M. Hogg
H. M. Booth	W. C. Lane, Jr.
†D. P. Butler	L. H. Lougee
*E. B. Coghlin	*R. K. Massey
R. S. Davis	G. T. Miller
R. J. Forkey	*G. A. O'Brien
R. W. Hager	†P. M. Purrington
†H. C. Hardy	A. B. Reed
F. L. Harrington	R. N. Symonds
*R. W. Haselton	*R. Washburn
R. A. Heald	G. C. Whitney

Deposits go on interest from day of deposit  
Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Monday of January

\*Member of Board of Investment.

†Member of Auditing Committee.

**Worcester Mechanics Savings Bank**  
**315 Main Street**  
Date of Incorporation, May 15, 1851  
**Branch Offices**  
**Lincoln Plaza Shopping Center, Lincoln Street**  
**Auburn Plaza Shopping Center, Auburn**

Nathan T. Bascom <i>President</i>	Roderick H. McColl <i>Treasurer</i>
John W. Coghlin	Clayton W. Adams
Roderick N. McColl <i>Vice Presidents</i>	Dean E. Storey
Russell M. Stobbs <i>Clerk of Corporation</i>	George C. Rand, Jr. <i>Assistant Treasurers</i>

*Trustees*

L. Anderson	R. H. McColl
C. S. Barton	D. J. Milliken
*N. T. Bascom	*O. R. Rudnick
†F. T. Blake, Jr.	*R. J. Rutherford
*J. W. Coghlin	R. E. Secord
R. U. Cross (Hon.)	N. S. Sharfman
†G. G. DeMallie	R. M. Spencer (Hon.)
W. P. Densmore	†R. M. Stobbs
F. H. Dewey, Jr. (Hon.)	H. P. Storke
F. H. Dewey, III	D. Taylor
J. C. Donnelly	J. S. Tomajan (Hon.)
H. H. Forbes (Hon.)	M. E. Tuller (Hon.)
L. F. Harris (Hon.)	L. Wald (Hon.)
P. B. Heywood (Hon.)	†R. M. Wall
A. B. Holmstron (Hon.)	*W. J. Whipple
C. Knight, Jr.	A. N. Whiting

Deposits go on interest from the day of deposit  
Dividends are payable January 15, April 15, July 15  
and October 15  
Annual meeting date as provided for in By-Laws  
second Monday in April

**YARMOUTH**  
**Bass River Savings Bank**  
**307 Main Street**  
**(South Yarmouth District)**  
Date of Incorporation, April 15, 1874  
**Branch Offices**  
**338 Main Street, Hyannis**  
**Yarmouth Shopping Plaza, South Yarmouth**  
**Main Street, Dennisport**  
**Main Street, Osterville**

LeRoy W. Long <i>President</i>	Carroll V. Murdock <i>Treasurer</i>
Sumner I. Lawrence	Stafford I. Burrell
Roswell H. Nye	Theodore W. Crosby
Paul M. Swift	Theodore G. Meinertsh
Carroll V. Murdock <i>Vice Presidents</i>	E. Richard Sandstrand
William P. Swift <i>Clerk of Corporation</i>	Frank Y. Sorensen <i>Assistant Treasurers</i>

LeRoy W. Long  
*Chairman of Board*

*Trustees*

E. W. Ambrose	C. V. Murdock
*L. C. Antonellis	†J. M. Newkirk, Jr.
J. E. Barnard, Jr.	*R. H. Nye
*T. B. Bearse	W. J. O'Neil, Jr.
R. C. Cottrell	†R. F. Raddin
E. G. Cross	A. E. Strock
P. Davenport	P. M. Swift
†E. R. Greene	W. P. Swift
H. L. Hayes, Jr.	L. Warren
G. B. Kelley	E. M. Webster
J. A. Lemos	N. E. Welch
*L. W. Long	*E. C. Winslow, Jr.
A. L. Lovequist	N. H. Wixon
R. C. Macallister	

Deposits go on interest first day of the month if  
made on or before the tenth day of the month  
Dividends are payable January 5, April 5, July 5  
and October 5  
Annual meeting date as provided for in By-Laws  
second Monday in April

**BOSTON**

**Mutual Savings Central Fund, Inc.**  
**82 Devonshire Street**

Date of Incorporation, March 2, 1932

Edward P. Clark <i>President</i>	Albert A. Conrad, Jr. <i>Treasurer</i>
Albert A. Conrad, Jr. <i>Exec. Vice President</i>	Francis P. Brennan <i>Assistant Treasurer</i>
John S. Howe <i>Vice President</i>	Norman F. Barrett <i>Clerk of Corporation</i>

*Directors*

*W. Alderman	*J. S. Howe
E. R. Alexander	J. W. Hull
N. F. Barrett	H. W. Hurlburt
F. P. Brennan	*H. L. Huxtable
J. Carr	W. G. Kimball
*E. P. Clark	P. M. MacGregor
A. W. Conti	J. R. Mercer, Jr.
*B. A. Fischer	W. Newcomb
A. G. Gilman	*F. C. Newhall
*L. S. Hayden	O. A. Peterson
G. C. Holderness	

**Savings Bank Investment Fund**  
**82 Devonshire Street**

Date of Incorporation, August 8, 1945

G. Churchill Francis <i>President</i>	Joseph H. Bacheller, Jr. <i>Treasurer</i>
Stanwood D. Evans <i>Vice President</i>	Albert A. Conrad, Jr. <i>Clerk of Corporation</i>

*Trustees*

*J. H. Bacheller, Jr.	T. H. Hanchett
N. T. Bascom	P. H. G. Harris
L. R. Campbell	L. S. Hayden
J. Carr	F. C. Ober
*S. D. Evans	W. H. Smith, 2nd
*G. C. Francis	

**Savings Banks Employees**  
**Retirement Association**  
**111 Devonshire Street**

Organized February 3, 1944

John Carr <i>President</i>	Philip A. Perkins <i>Treasurer</i>
John Carrington <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

*Trustees*

A. W. Archibald	A. G. Estes, Jr.
*R. N. Bower	J. Gallivan
C. E. Cain	G. C. Holderness
L. R. Campbell	*A. C. Murray
*J. Carr	*P. A. Perkins
*T. R. Carrington	*S. Shaffer
*A. W. Conti	G. H. Thompson
C. E. Crawford	J. H. Wiesman

\*Member of Board of Investment.  
†Member of Auditing Committee.





ABSTRACTS OF THE ANNUAL REPORTS  
OF  
SAVINGS BANKS,  
INSTITUTIONS FOR SAVINGS,  
MUTUAL SAVINGS CENTRAL FUND, INC.  
SAVINGS BANK INVESTMENT FUND  
AND  
SAVINGS BANKS EMPLOYEES  
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1968

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
Assets			
1	Cash, checks and items . . . . .	\$36,284 53	\$214,740 40
2	Due from banks . . . . .	318,609 21	228,166 89
3	U. S. Government obligations, direct and fully guaranteed . . . . .	2,778,681 41	249,395 78
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	3,532,363 30	3,140,280 14
6	Bank and fire insurance company stocks, etc. . . . .	1,128,380 10	495,687 48
7	Real estate loans (conventional) . . . . .	11,604,166 18	9,627,818 02
8	G.I. loans (in-state) . . . . .	1,389,691 86	187,203 11
9	F.H.A. loans (in-state) . . . . .	2,253,707 11	32,176 80
10	G.I. loans (out-of-state) . . . . .	—	1,393,217 65
11	F.H.A. loans (out-of-state) . . . . .	712,590 23	351,486 08
12	Personal loans . . . . .	28,638 65	786,025 17
13	Other loans . . . . .	219,354 79	601,753 49
14	Banking premises . . . . .	27,055 83	84,424 87
15	Furniture and fixtures . . . . .	36,098 84	49,779 50
16	Other real estate owned, etc. . . . .	1,560 15	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	1,307 66
18	Mortgage acquisition costs . . . . .	—	67 50
19	Mutual Savings Central Fund, Inc. . . . .	15,745 48	18,557 53
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	91,644 55	414 16
22	Total . . . . .	\$24,174,573 22	\$17,462,503 23
Liabilities			
23	Ordinary deposits . . . . .	\$21,355,024 18	\$12,420,613 06
24	Daily Interest Account deposits . . . . .	—	11,564 13
25	Special Notice Account deposits . . . . .	—	3,055,037 20
26	Systematic Savings Account deposits . . . . .	—	47,705 00
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	5,712 00	5,385 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	32,365 50	146,315 72
32	Due to mortgagors . . . . .	265,613 75	119,248 34
33	Mortgagors' payments not applied . . . . .	70,135 72	85,038 10
34	Net interim income . . . . .	137,407 41	—
35	All other liabilities . . . . .	2,532 22	2,062 37
36	Guaranty Fund . . . . .	1,250,000 00	782,349 56
37	Percentage to total deposits . . . . .	5.85	5.03
38	Other surplus accounts . . . . .	1,055,782 44	787,184 75
39	Percentage to total deposits . . . . .	4.94	5.07
40	Total . . . . .	\$24,174,573 22	\$17,462,503 23
General Information			
41	Number of deposit accounts October 31, 1967 . . . . .	5,826	7,366
42	Number of deposit accounts opened during period . . . . .	926	1,231
43	Number of deposit accounts closed during period . . . . .	656	930
44	Number of accounts October 31, 1968 . . . . .	6,096	7,667
45	†Last rates of dividends, including extras, paid for year . . . . .	5	4 1/2-5
46	Amount of all dividends paid during period . . . . .	\$1,000,230 43	\$684,437 77
47	Number of deposits made during period . . . . .	13,972	16,398
48	Number of withdrawals made during period . . . . .	10,066	9,804
49	Amount deposited during period . . . . .	\$5,866,089 39	\$3,452,296 58
50	Amount withdrawn during period . . . . .	\$4,825,797 93	\$3,896,445 98
51	Average amount in each account . . . . .	\$3,503 00	\$2,019 00
52	Number of real estate loans October 31 . . . . .	1,635	1,434
53	Average real estate loan . . . . .	\$9,762 00	\$8,083 00
54	Number of other loans October 31 . . . . .	146	1,080
55	Average other loan . . . . .	\$1,699 00	\$1,285 00
56	*Gross income received during period . . . . .	\$1,283,984 80	\$943,466 07
Classification of Expenses, Cost per \$1,000 of Deposits			
57	Salaries, fees, bonuses, etc. . . . .	\$96,329 69	\$61,504 03
58	*Bank building occupancy . . . . .	19,828 96	12,483 14
59	Advertising . . . . .	7,772 29	6,055 71
60	Contributions, etc. . . . .	2,561 53	2,381 62
61	State tax . . . . .	14,943 70	12,231 31
62	Miscellaneous . . . . .	56,822 19	52,437 31
63	Total of above costs per \$1,000 of deposits . . . . .	9 28	9 46

\*Includes 3% of amount invested in banking premises.  
†Ordinary – Special Notice deposits.



AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$36,188 07	\$263,124 39	\$462,148 25	\$394,978 85	\$28,469 86	1
350,220 59	319,656 17	567,684 23	337,434 89	410,112 84	2
3,709,427 19	3,532,388 04	1,919,611 16	2,579,228 56	5,488,618 47	3
—	—	—	—	—	4
2,983,273 61	5,118,215 07	5,187,164 04	17,045,178 90	6,270,009 93	5
880,014 33	1,976,485 17	1,272,571 06	4,534,547 25	1,135,991 22	6
4,451,469 83	29,641,221 03	27,972,708 09	27,084,290 42	11,626,994 79	7
222,015 00	1,659,795 66	5,345,617 14	12,885,603 61	196,880 92	8
—	1,056,713 55	5,242,137 45	9,550,439 83	—	9
—	2,200,658 54	905,276 52	2,239,378 81	—	10
—	2,760,178 10	896,688 20	1,990,143 93	—	11
—	161,898 35	1,153,733 25	2,692,323 99	13,508 45	12
213,562 32	953,505 28	1,753,470 78	574,930 60	457,751 06	13
47,060 48	856,107 38	336,869 05	459,207 50	40,981 29	14
4,266 41	124,891 87	192,445 98	211,445 97	9,398 70	15
—	—	12,520 67	—	5,135 29	16
—	—	—	43,701 63	—	17
—	4,434 86	—	137,960 03	74,454 66	18
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	19
1 00	1 00	—	1 00	1 00	20
7,795 45	22,641 67	32,249 67	142,303 67	2,173 19	21
\$12,925,932 69	\$50,697,057 71	\$53,306,875 94	\$82,973,563 91	\$25,779,088 63	22
\$11,329,792 35	\$26,016,345 61	\$29,857,890 58	\$54,880,403 43	\$17,194,970 50	23
—	—	—	24,306 48	—	24
—	18,826,859 96	17,155,744 23	20,644,196 83	5,952,285 00	25
—	—	—	—	—	26
—	—	330,424 91	—	—	27
10,739 00	163,026 00	117,129 50	317,599 00	17,356 00	28
—	—	—	—	—	29
—	—	7,513 63	—	—	30
—	95,453 14	167,725 73	373,698 96	5,989 87	31
59,097 95	1,163,127 43	1,603,289 03	31,415 00	39,208 82	32
52,578 95	122,613 83	170,864 55	256,971 16	31,755 08	33
12,104 79	202,680 47	139,230 29	329,397 60	—	34
860 29	2,864 94	14,947 88	71,460 43	1,380 43	35
840,260 00	2,127,270 48	2,268,500 00	3,353,711 57	1,270,000 00	36
7.40	4.73	4.78	4.42	5.48	37
620,499 36	1,976,815 85	1,473,615 61	2,690,403 45	1,266,142 93	38
5.47	4.39	3.10	3.55	5.47	39
\$12,925,932 69	\$50,697,057 71	\$53,306,875 94	\$82,973,563 91	\$.25,779,088 63	40
6,545	17,790	18,484	40,139	9,104	41
350	4,905	3,805	5,201	692	42
537	3,113	2,611	4,588	723	43
6,358	19,582	19,678	40,752	9,073	44
4 7⁄8	4 1⁄2-5	4 3⁄4-5 1⁄4	4.60-5.10	4 3⁄4-5 1⁄8	45
521,632 74	1,946,408 59	2,095,688 27	3,261,641 49	1,035,395 54	46
14,180	60,686	77,066	134,086	21,634	47
7,398	44,210	34,216	72,866	9,878	48
\$2,179,686 97	\$17,350,970 37	\$16,933,106 46	\$29,494,585 36	\$5,156,026 02	49
\$2,286,140 87	\$14,626,704 36	\$15,078,543 78	\$26,471,983 05	\$4,529,810 22	50
\$1,776 00	\$2,290 00	\$2,399 00	\$1,854 00	\$2,551 00	51
669	2,545	3,032	4,708	1,245	52
\$6,986 00	\$14,663 00	\$13,312 00	\$11,417 00	\$9,497 00	53
143	587	1,771	2,554	209	54
\$1,493 00	\$1,900 00	\$1,642 00	\$1,279 00	\$2,254 00	55
\$621,266 86	\$2,577,486 17	\$2,847,898 82	\$4,306,568 80	\$1,306,420 17	56
\$47,189 06	\$189,904 54	\$240,007 60	\$365,300 61	\$55,055 33	57
17,505 93	63,773 63	51,214 08	89,381 38	15,367 62	58
2,507 40	27,186 23	48,706 29	20,223 30	5,577 25	59
200 00	1,588 75	7,711 93	10,947 00	1,375 00	60
11,405 33	29,951 82	29,987 42	48,067 27	18,821 27	61
24,788 98	94,591 93	140,955 63	215,284 25	38,294 67	62
9 14	9 08	10 95	9 92	5 81	63

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$55,059 22	\$13,306 06
2	Due from banks . . . . .	252,496 42	13,065 39
3	U. S. Government obligations, direct and fully guaranteed . . . . .	3,773,297 07	824,996 73
4	State, county and municipal obligations . . . . .	236,607 81	—
5	Other bonds, notes and debentures . . . . .	1,590,671 67	1,020,320 38
6	Bank and fire insurance company stocks, etc. . . . .	804,672 16	243,376 88
7	Real estate loans (conventional) . . . . .	11,649,035 01	5,014,889 79
8	G.I. loans (in-state) . . . . .	71,533 01	—
9	F.H.A. loans (in-state) . . . . .	44,828 37	—
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	—	—
12	Personal loans . . . . .	—	—
13	Other loans . . . . .	884,898 49	169,410 62
14	Banking premises . . . . .	52,382 34	24,663 63
15	Furniture and fixtures . . . . .	5,532 55	6,035 29
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	4,809 29	9,020 48
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	16,685 21	8,852 00
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	1,253 62	6,346 87
22	Total . . . . .	\$19,443,763 24	\$7,354,285 12
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$17,123,700 12	\$6,519,355 48
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	—	—
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	98,916 75	20,493 50
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	—	—
32	Due to mortgagors . . . . .	145,786 47	73,579 55
33	Mortgagors' payments not applied . . . . .	50,185 70	8,437 22
34	Net interim income . . . . .	309,269 06	9,709 26
35	All other liabilities . . . . .	11,424 51	724 36
36	Guaranty Fund . . . . .	952,000 00	404,158 42
37	Percentage to total deposits . . . . .	5.53	6.18
38	Other surplus accounts . . . . .	752,480 63	317,827 33
39	Percentage to total deposits . . . . .	4.37	4.86
40	Total . . . . .	\$19,443,763 24	\$7,354,285 12
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	8,058	3,220
42	Number of deposit accounts opened during period . . . . .	874	154
43	Number of deposit accounts closed during period . . . . .	912	268
44	Number of accounts October 31, 1968 . . . . .	8,020	3,106
45	†Last rates of dividends, including extras, paid for year . . . . .	4%	5
46	Amount of all dividends paid during period . . . . .	\$776,202 44	\$304,406 05
47	Number of deposits made during period . . . . .	22,275	4,951
48	Number of withdrawals made during period . . . . .	11,126	2,825
49	Amount deposited during period . . . . .	\$4,717,887 29	\$934,752 02
50	Amount withdrawn during period . . . . .	\$4,753,340 32	\$1,249,870 30
51	Average amount in each account . . . . .	\$2,135 00	\$2,098 00
52	Number of real estate loans October 31 . . . . .	1,409	799
53	Average real estate loan . . . . .	\$8,350 00	\$6,276 00
54	Number of other loans October 31 . . . . .	379	122
55	Average other loan . . . . .	\$2,335 00	\$1,388 00
56	*Gross income received during period . . . . .	\$1,023,070 86	\$383,794 36
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$66,701 58	\$30,875 00
58	*Bank building occupancy . . . . .	3,711 56	7,913 57
59	Advertising . . . . .	2,760 88	2,700 42
60	Contributions, etc. . . . .	953 07	811 09
61	State tax . . . . .	9,085 51	4,714 07
62	Miscellaneous . . . . .	27,724 51	13,454 22
63	Total of above costs per \$1,000 of deposits . . . . .	6 48	9 27

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



BELMONT	BEVERLY	BOSTON			
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	CHARLESTOWN SAVINGS BANK	
\$220,034 07	\$101,296 44	\$952,718 31	\$444,850 78	\$610,541 09	1
321,941 80	1,200,214 34	1,332,376 00	2,068,641 30	1,147,731 63	2
5,213,541 09	7,025,186 51	68,549,252 51	6,898,126 28	37,974,620 43	3
	163,905 59		427,822 70		4
1,692,079 49	6,507,275 90	44,813,933 74	8,415,913 07	55,649,004 61	5
991,908 73	2,374,182 15	12,706,527 33	274,125 05	17,923,208 38	6
15,904,436 36	31,365,959 52	165,328,830 87	16,189,763 93	197,643,562 31	7
1,062,006 83	14,265,451 67	67,363,270 38	3,745,400 11	25,406,199 96	8
496,510 40	6,019,283 04	50,944,787 30	712,285 79	20,262,243 70	9
1,191,767 37		79,162,491 62	1,469,734 06	32,281,144 60	10
723,897 04		92,156,513 67	3,762,452 06	45,591,727 53	11
54,231 73	743,287 43	1,786,523 59	55,866 41	937,085 59	12
710,451 38	941,331 84	7,830,244 51	744,257 26	9,461,139 06	13
224,673 47	151,045 04	2,209,103 21	85,444 84	1,744,247 06	14
13,845 95	84,594 22	902,064 30	91,385 02	390,761 50	15
22,174 55	21,841 18	179,016 86	410,349 03	90,039 55	16
	1,305 87		358 08		17
24,658 04	107,932 50	549,993 74	15,978 11	362,148 90	18
21,290 07	57,430 82	630,139 72	46,489 59	353,110 68	19
3,500 00	1 00		1 00	1 00	20
6,497 93	63,314 64	634,285 51	311,021 55	836,616 47	21
\$28,899,446 30	\$71,194,839 70	\$598,032,073 17	\$46,170,266 02	\$448,665,134 05	22
\$22,176,108 50	\$61,736,354 15	\$382,985,823 73	\$37,650,407 34	\$234,277,822 56	23
		914,354 00			24
3,886,505 21		148,968,542 74	2,203,833 10	158,024,509 31	25
					26
					27
184,241 00	121,713 50		228,057 00	227,848 00	28
					29
					30
97,909 51	85,006 65	2,436,639 20	47,964 47	3,339,239 64	31
43,022 42	228,358 76	12,887,073 91	906,772 43	6,987,958 46	32
47,522 74	2,583,984 52	2,199,747 62	1,453,168 49	13,893,882 72	33
388,239 26	140,965 19	1,052,793 69		779,057 03	34
14,358 07	53,231 14	1,955,893 43	91,188 52	507,638 49	35
1,155,990 38	3,477,000 00	27,676,000 00	2,428,000 00	14,756,377 00	36
4.40	5.62	5.19	6.06	3.76	37
905,549 21	2,768,225 79	16,955,204 85	1,160,874 67	15,870,800 84	38
3.45	4.48	3.18	2.89	4.04	39
\$28,899,446 30	\$71,194,839 70	\$598,032,073 17	\$46,170,266 02	\$448,665,134 05	40
14,321	24,014	161,185	18,572	106,296	41
1,422	2,276	18,311	1,492	15,300	42
1,496	2,393	19,794	3,166	14,862	43
14,247	23,897	159,702	16,898	106,734	44
4 1/2-5	5	4 5/8-5	4 1/2-5	4 3/4-5 1/4	45
\$1,092,857 94	\$2,875,262 77	\$24,569,404 79	\$2,133,313 30	\$17,792,638 32	46
39,594	82,058	454,635	41,202	370,727	47
22,120	54,035	332,747	28,189	163,740	48
\$9,052,707 11	\$17,529,016 34	\$87,890,040 12	\$8,821,451 35	\$110,484,670 71	49
\$8,983,246 60	\$18,477,556 07	\$113,717,659 32	\$11,178,732 48	\$102,423,901 49	50
\$1,829 00	\$2,583 00	\$3,337 00	\$2,359 00	\$3,676 00	51
1,382	4,280	34,178	1,976	14,561	52
\$14,022 00	\$12,068 00	\$13,311 00	\$13,097 00	\$22,058 00	53
301	1,537	2,857	226	2,575	54
\$2,540 00	\$1,096 00	\$3,366 00	\$3,540 00	\$4,038 00	55
\$1,485,491 21	\$3,679,248 44	\$30,472,363 93	\$2,513,791 81	\$22,734,879 63	56
\$138,906 28	\$214,532 30	\$1,440,492 64	\$217,198 69	\$1,212,839 57	57
26,787 64	28,710 02	509,879 71	57,274 48	326,767 36	58
5,216 43	25,907 37	263,555 48	4,079 46	270,227 45	59
3,910 63	10,002 35	28,000 00	1,460 15	25,423 33	60
21,178 49	39,472 57	440,000 00	40,407 99	312,058 76	61
60,104 64	156,480 97	937,876 90	172,301 21	596,185 03	62
9 83	7 70	6 79	12 36	6 99	63



		BOSTON	
		DORCHESTER SAVINGS BANK	EAST BOSTON SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$366,790 18	\$230,628 13
2	Due from banks . . . . .	392,824 08	117,616 63
3	U. S. Government obligations, direct and fully guaranteed . . . . .	7,403,101 08	6,604,916 67
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	14,624,916 47	7,972,933 89
6	Bank and fire insurance company stocks, etc. . . . .	3,412,238 68	2,629,708 32
7	Real estate loans (conventional) . . . . .	70,381,713 70	23,685,326 65
8	G.I. loans (in-state) . . . . .	9,286,476 60	10,925,358 19
9	F.H.A. loans (in-state) . . . . .	13,068,307 73	7,629,486 29
10	G.I. loans (out-of-state) . . . . .	8,778,068 63	5,204,514 60
11	F.H.A. loans (out-of-state) . . . . .	8,632,875 82	6,186,540 48
12	Personal loans . . . . .	1,093,105 96	147,862 45
13	Other loans . . . . .	2,431,347 62	771,249 02
14	Banking premises . . . . .	578,788 16	332,372 16
15	Furniture and fixtures . . . . .	249,075 66	80,056 32
16	Other real estate owned, etc. . . . .	471,676 58	81,777 82
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	130,231 63	100,594 78
19	Mutual Savings Central Fund, Inc. . . . .	96,473 27	53,167 21
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	360,054 65	249,699 16
22	<b>Total</b> . . . . .	<b>\$141,758,067 50</b>	<b>\$73,003,809 77</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$89,328,991 60	\$55,037,683 74
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	37,758,441 11	10,277,609 82
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	898,304 00	310,349 50
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	709,539 89	401,682 32
32	Due to mortgagors . . . . .	2,976,636 45	561,651 16
33	Mortgagors' payments not applied . . . . .	332,197 52	98,132 12
34	Net interim income . . . . .	408,883 13	203,794 20
35	All other liabilities . . . . .	244,871 40	46,312 02
36	Guaranty Fund . . . . .	5,017,900 00	3,340,500 00
37	Percentage to total deposits . . . . .	3.92	5.09
38	Other surplus accounts . . . . .	4,032,302 40	2,726,094 89
39	Percentage to total deposits . . . . .	3.15	4.15
40	<b>Total</b> . . . . .	<b>\$141,758,067 50</b>	<b>\$73,003,809 77</b>
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	55,368	24,829
42	Number of deposit accounts opened during period . . . . .	7,382	3,494
43	Number of deposit accounts closed during period . . . . .	6,638	3,465
44	Number of accounts October 31, 1968 . . . . .	56,112	24,858
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5½	4¼-5¼
46	Amount of all dividends paid during period . . . . .	\$5,658,416 96	\$2,956,800 73
47	Number of deposits made during period . . . . .	164,851	64,084
48	Number of withdrawals made during period . . . . .	91,742	34,024
49	Amount deposited during period . . . . .	\$39,400,614 02	\$20,127,765 96
50	Amount withdrawn during period . . . . .	\$34,218,255 15	\$18,914,117 46
51	Average amount in each account . . . . .	\$2,265 00	\$2,628 00
52	Number of real estate loans October 31 . . . . .	7,562	5,728
53	Average real estate loan . . . . .	\$14,566 00	\$9,363 00
54	Number of other loans October 31 . . . . .	1,309	705
55	Average other loan . . . . .	\$2,692 00	\$1,304 00
56	*Gross income received during period . . . . .	\$7,538,951 99	\$3,849,853 98
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$446,090 91	\$272,017 18
58	*Bank building occupancy . . . . .	123,123 59	72,420 19
59	Advertising . . . . .	38,885 49	4,799 97
60	Contributions, etc. . . . .	850 00	5,562 84
61	State tax . . . . .	110,426 37	52,741 52
62	Miscellaneous . . . . .	301,895 63	150,332 44
63	Total of above costs per \$1,000 of deposits . . . . .	8 04	8 54

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

BOSTON

ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	THE HYDE PARK SAVINGS BANK	
\$79,092 38	\$244,938 54	\$17,624 38	\$245,050 32	\$215,740 87	1
392,852 43	179,280 30	523,766 14	980,130 16	1,153,950 39	2
9,161,633 85	5,415,453 04	912,121 88	23,625,285 97	3,103,999 34	3
22,611 38	—	—	—	195,282 86	4
11,917,709 96	7,456,236 83	1,484,365 71	27,223,013 49	11,402,798 57	5
3,565,303 48	—	528,500 71	11,274,762 34	1,845,074 31	6
36,334,517 95	21,400,776 89	7,023,951 21	46,499,704 94	10,621,019 95	7
824,287 96	4,266,013 22	767,828 63	79,842,484 72	2,587,723 06	8
801,941 67	2,437,643 02	132,855 72	74,378,256 01	1,411,404 97	9
598,919 02	734,130 24	341,293 18	14,314,906 32	1,792,324 53	10
2,175,988 23	204,136 02	262,495 04	25,740,249 30	3,129,173 79	11
—	—	—	216,973 40	241,435 21	12
993,422 99	1,277,683 99	88,152 71	1,984,478 49	114,982 73	13
64,089 72	122,337 71	—	—	293,947 85	14
9,127 55	32,877 15	20,900 48	392,047 59	16,613 98	15
—	26,977 62	—	177,545 53	—	16
4,060 59	4,789 66	492 02	403,627 06	—	17
78,424 06	26,554 01	10,155 19	923,962 47	—	18
47,145 80	44,933 99	11,117 84	244,377 65	29,349 52	19
1 00	1 00	4,745 77	11,519 94	1 00	20
32,908 82	25,157 99	1,765 23	675,272 62	7,652 81	21
\$67,104,038 84	\$43,899,921 22	\$12,132,131 84	\$309,153,648 32	\$38,162,475 74	22
\$59,552,220 07	\$26,848,152 96	\$8,746,789 25	\$284,493,901 39	\$25,147,729 41	23
—	7,850,144 35	2,183,850 69	—	7,969,860 47	24
—	—	—	—	—	25
—	4,929,500 00	—	—	—	26
22,658 00	35,071 00	107,123 00	—	163,440 00	27
—	—	—	—	—	28
—	—	—	—	—	29
31,556 27	20,813 68	22,880 98	937,020 64	186,639 85	30
73,875 00	52,050 00	64,437 01	1,331,498 14	—	31
197,079 29	294,600 83	90,607 44	1,187,099 14	911,716 45	32
143,577 12	79,789 03	24,915 26	751,589 00	218,078 19	33
17,611 49	184,070 86	1,542 95	68,083 26	55,152 41	34
3,434,100 00	1,997,450 00	553,387 59	11,688,000 00	1,535,200 00	35
5.76	5.04	5.01	4.11	4.61	36
3,631,361 60	1,608,278 51	336,597 67	8,696,456 75	1,974,658 96	37
6.10	4.05	3.05	3.06	5.93	38
\$67,104,038 84	\$43,899,921 22	\$12,132,131 84	\$309,153,648 32	\$38,162,475 74	39
14,425	16,256	3,445	54,419	15,552	40
1,803	2,581	685	9,397	2,008	41
1,702	3,403	603	6,888	1,777	42
14,526	15,434	3,527	56,928	15,783	43
5¼	4½-5	4¾-5¼	5	4⅝-5⅛	44
\$2,881,268 61	\$1,757,786 04	\$599,240 52	\$12,695,014 68	\$1,429,994 62	45
23,126	38,319	10,137	149,390	52,636	46
14,178	26,469	5,352	86,320	27,570	47
\$13,991,643 74	\$14,932,553 56	\$4,136,806 87	\$92,570,782 99	\$11,128,526 76	48
\$11,350,666 97	\$15,423,852 33	\$4,066,452 21	\$77,667,840 45	\$9,899,058 81	49
\$4,100 00	\$2,568 00	\$3,099 00	\$4,997 00	\$2,098 00	50
2,212	1,999	519	19,074	2,026	51
\$18,416 00	\$14,529 00	\$16,432 00	\$12,623 00	\$9,645 00	52
138	312	31	1,304	352	53
\$7,199 00	\$4,095 00	\$2,844 00	\$1,688 00	\$1,013 00	54
\$3,455,739 42	\$2,264,916 53	\$642,017 57	\$15,049,544 34	\$1,955,455 24	55
\$183,575 43	\$200,609 26	\$56,379 94	\$706,014 94	\$158,414 47	56
31,732 52	32,959 05	9,040 39	116,465 45	38,399 32	57
9,045 79	5,302 83	6,115 69	66,559 61	9,168 30	58
5,403 61	3,707 36	1,180 25	20,708 60	505 00	59
47,301 05	8,655 98	7,436 90	187,515 63	30,522 41	60
59,719 94	76,302 54	25,053 46	411,597 51	72,398 89	61
5 65	8 26	9 62	5 30	9 35	62
					63



		BOSTON	
		LINCOLN SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$101,124 87	\$821,286 37
2	Due from banks . . . . .	441,988 26	2,800,155 26
3	U. S. Government obligations, direct and fully guaranteed . . . . .	249,976 56	39,605,434 09
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	506,104 11	82,640,994 15
6	Bank and fire insurance company stocks, etc. . . . .	147,067 64	10,676,130 02
7	Real estate loans (conventional) . . . . .	3,463,464 35	116,327,742 46
8	G.I. loans (in-state) . . . . .	729,146 48	72,238,809 77
9	F.H.A. loans (in-state) . . . . .	—	94,477,848 52
10	G.I. loans (out-of-state) . . . . .	—	58,863,781 51
11	F.H.A. loans (out-of-state) . . . . .	—	133,165,945 59
12	Personal loans . . . . .	74,960 00	2,546,040 15
13	Other loans . . . . .	309,953 39	11,167,535 03
14	Banking premises . . . . .	—	1,500,292 26
15	Furniture and fixtures . . . . .	18,427 26	3,626,989 46
16	Other real estate owned, etc. . . . .	4,132 04	465,110 72
17	Taxes and insurance paid on mortgaged properties . . . . .	4,779 12	165 98
18	Mortgage acquisition costs . . . . .	1,183 64	1,286,939 26
19	Mutual Savings Central Fund, Inc. . . . .	6,141 72	498,542 92
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	10,986 24	124,139 44
22	Total . . . . .	<b>\$6,069,436 68</b>	<b>\$632,833,883 96</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$3,004,086 75	\$372,916,245 33
24	Daily Interest Account deposits . . . . .	—	17,627,555 61
25	Special Notice Account deposits . . . . .	2,110,110 64	162,107,874 63
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	11,903,954 71
28	Club deposits . . . . .	1,807 00	147,668 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	6,139 76	4,752,570 54
32	Due to mortgagors . . . . .	—	13,623,787 10
33	Mortgagors' payments not applied . . . . .	268,571 76	2,867,717 07
34	Net interim income . . . . .	81,549 78	1,818,151 08
35	All other liabilities . . . . .	918 41	627,409 61
36	Guaranty Fund . . . . .	252,598 49	27,501,500 00
37	Percentage to total deposits . . . . .	4.93	4.87
38	Other surplus accounts . . . . .	343,654 09	16,939,450 28
39	Percentage to total deposits . . . . .	6.72	3.00
40	Total . . . . .	<b>\$6,069,436 68</b>	<b>\$632,833,883 96</b>
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	3,404	151,413
42	Number of deposit accounts opened during period . . . . .	601	22,883
43	Number of deposit accounts closed during period . . . . .	542	19,709
44	Number of accounts October 31, 1968 . . . . .	3,463	154,587
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5½
46	Amount of all dividends paid during period . . . . .	\$211,892 85	\$25,132,983 58
47	Number of deposits made during period . . . . .	9,640	451,021
48	Number of withdrawals made during period . . . . .	5,126	313,001
49	Amount deposited during period . . . . .	\$1,411,591 79	\$180,732,262 64
50	Amount withdrawn during period . . . . .	\$1,399,987 95	\$185,019,993 54
51	Average amount in each account . . . . .	\$1,477 00	\$3,652 00
52	Number of real estate loans October 31 . . . . .	492	24,337
53	Average real estate loan . . . . .	\$8,522 00	\$19,524 00
54	Number of other loans October 31 . . . . .	204	3,783
55	Average other loan . . . . .	\$1,887 00	\$3,625 00
56	*Gross income received during period . . . . .	\$304,234 62	\$32,255,066 26
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$33,025 11	\$1,950,111 12
58	*Bank building occupancy . . . . .	17,649 22	550,065 37
59	Advertising . . . . .	2,586 84	349,505 40
60	Contributions, etc. . . . .	796 32	57,958 88
61	State tax . . . . .	2,801 73	521,624 18
62	Miscellaneous . . . . .	19,716 39	1,154,033 39
63	Total of above costs per \$1,000 of deposits . . . . .	14 97	\$ 11

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



BOSTON					
SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	UNION SAVINGS BANK OF BOSTON	WARREN INSTITUTION FOR SAVINGS	WILDEY SAVINGS BANK	
\$238,641 30	\$546,104 24	\$590,071 21	\$364,733 99	\$156,672 62	1
133,730 73	1,674,461 51	847,054 78	1,001,759 30	888,417 90	2
10,675,451 87	23,238,806 29	10,681,676 20	22,351,332 92	5,467,379 79	3
245,661 01	344,777 91	—	—	—	4
20,278,852 57	60,436,591 86	13,273,535 19	4,085,820 01	4,941,207 29	5
3,001,677 84	10,702,723 94	3,804,725 59	2,368,166 97	2,050,025 16	6
67,280,974 50	175,007,013 25	52,170,667 10	47,339,451 38	24,684,081 49	7
1,747,565 60	24,899,599 19	12,199,256 04	1,975,265 70	2,905,082 36	8
1,881,619 38	43,593,259 86	10,143,665 02	1,835,901 46	1,588,081 20	9
14,946,067 72	17,664,169 58	6,524,704 27	11,603,236 72	2,786,456 51	10
21,699,891 01	28,962,582 37	5,935,940 72	12,554,851 46	3,121,943 04	11
—	1,219,839 58	1,329,019 00	—	5,267 00	12
1,378,680 23	7,420,934 69	1,502,989 80	766,623 15	227,768 72	13
236,191 66	2,839,805 98	163,749 16	300,986 37	48,759 77	14
112,462 02	642,297 41	164,368 78	111,693 53	36,174 08	15
162,780 82	198,442 26	—	23,167 44	11,670 37	16
3,628 07	—	—	—	—	17
16,609 25	623,813 16	215,818 92	100,370 32	23,010 03	18
1 00	396,065 25	103,780 73	152,183 25	72,193 27	19
1 00	—	29,780 85	15,000 00	11,971 88	20
14,843 19	1,077,144 11	202,157 62	56,026 14	8,033 27	21
\$144,055,330 77	\$401,488,432 44	\$119,882,960 98	\$107,006,570 11	\$49,034,195 75	22
\$131,861,658 75	\$354,897,329 76	\$77,972,273 76	\$70,609,292 67	\$29,395,204 92	23
—	6,024,916 77	—	—	—	24
—	—	30,656,431 01	25,730,607 91	13,777,431 17	25
—	—	—	—	—	26
—	—	—	—	—	27
—	268,076 50	—	84,861 00	93,924 00	28
—	—	—	—	—	29
—	—	—	—	—	30
1,319,309 84	935,849 70	588,032 22	352,188 03	136,694 00	31
501,499 53	4,525,244 90	911,821 65	463,979 93	363,660 97	32
81,153 77	2,992,586 67	1,003,157 22	722,806 69	148,438 07	33
530,282 33	1,314,054 30	333,622 66	224,995 76	574,805 22	34
102,027 43	257,077 14	96,111 14	45,379 49	26,146 60	35
5,790,800 00	18,269,452 00	4,796,895 98	6,480,000 00	3,131,551 59	36
4.39	5.06	4.42	6.72	7.23	37
3,868,599 12	12,003,844 70	3,524,615 34	2,292,458 63	1,386,339 21	38
2.93	3.32	3.24	2.38	3.20	39
\$144,055,330 77	\$401,488,432 44	\$119,882,960 98	\$107,006,570 11	\$49,034,195 75	40
28,789	114,153	32,951	30,527	14,847	41
4,758	13,454	4,268	1,662	1,092	42
3,448	14,030	3,487	3,735	1,852	43
30,099	113,577	33,732	28,454	14,087	44
5	4.80	4¾-5¼	4¾-5¼	4½-5½	45
\$6,210,010 02	\$16,550,072 23	\$4,963,437 06	\$4,543,178 48	\$2,481,880 01	46
78,746	449,092	109,765	66,187	20,689	47
41,230	270,966	56,678	31,578	13,044	48
\$32,575,910 61	\$123,540,806 30	\$31,901,081 36	\$15,720,860 10	\$6,705,214 76	49
\$27,180,326 00	\$135,574,094 07	\$35,443,283 44	\$22,794,211 69	\$9,109,640 73	50
\$4,381 00	\$3,178 00	\$3,220 00	\$3,386 00	\$3,065 00	51
5,403	16,866	6,071	4,672	2,745	52
\$19,907 00	\$17,202 00	\$14,326 00	\$16,119 00	\$12,782 00	53
678	2,339	1,675	240	67	54
\$2,033 00	\$3,694 00	\$1,691 00	\$3,194 00	\$3,478 00	55
\$7,860,366 73	\$21,310,959 38	\$6,374,377 92	\$5,552,783 96	\$2,557,534 85	56
\$281,784 38	\$1,274,791 30	\$412,148 30	\$304,871 66	\$164,857 69	57
70,726 37	501,488 75	90,616 77	80,946 37	34,326 54	58
72,033 48	230,160 35	29,899 35	9,992 59	33,007 73	59
10,664 51	42,300 00	10,767 15	11,466 17	4,320 33	60
120,479 42	202,000 00	77,242 80	101,388 53	52,696 56	61
173,601 83	646,845 49	239,153 08	154,011 91	83,688 81	62
5 53	8 03	7 91	6 88	8 64	63

		BRAINTREE	BRIDGE- WATER
		THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$63,417 70	\$143,491 69
2	Due from banks . . . . .	319,220 88	221,170 42
3	U. S. Government obligations, direct and fully guaranteed . . . . .	1,255,150 00	1,964,921 93
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	1,736,197 54	806,379 28
6	Bank and fire insurance company stocks, etc. . . . .	439,270 47	522,619 41
7	Real estate loans (conventional) . . . . .	14,321,764 19	11,077,770 46
8	G.I. loans (in-state) . . . . .	1,630,143 83	1,847,961 74
9	F.H.A. loans (in-state) . . . . .	2,083,478 18	1,035,781 30
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	593,559 73	—
12	Personal loans . . . . .	181,807 91	208,131 57
13	Other loans . . . . .	572,971 26	344,663 12
14	Banking premises . . . . .	230,000 00	126,672 71
15	Furniture and fixtures . . . . .	95,164 88	27,733 95
16	Other real estate owned, etc. . . . .	1,737 12	1,692 14
17	Taxes and insurance paid on mortgaged properties . . . . .	1,034 78	352 28
18	Mortgage acquisition costs . . . . .	5,031 58	497 00
19	Mutual Savings Central Fund, Inc. . . . .	14,843 09	19,181 37
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	32,088 38	41,560 92
22	Total . . . . .	<b>\$23,576,882 52</b>	<b>\$18,390,582 29</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$13,800,806 24	\$16,349,496 55
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	7,445,552 32	—
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	61,386 00	135,696 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	72,039 30	38,262 67
32	Due to mortgagors . . . . .	284,274 30	125,471 72
33	Mortgagors' payments not applied . . . . .	103,514 15	62,796 45
34	Net interim income . . . . .	97,972 32	—
35	All other liabilities . . . . .	130,898 75	5,607 71
36	Guaranty Fund . . . . .	834,900 00	884,200 00
37	Percentage to total deposits . . . . .	3.92	5.36
38	Other surplus accounts . . . . .	745,539 14	789,051 19
39	Percentage to total deposits . . . . .	3.50	4.79
40	Total . . . . .	<b>\$23,576,882 52</b>	<b>\$18,390,582 29</b>
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	9,615	9,652
42	Number of deposit accounts opened during period . . . . .	1,571	1,012
43	Number of deposit accounts closed during period . . . . .	1,235	1,101
44	Number of accounts October 31, 1968 . . . . .	9,951	9,563
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4¾
46	Amount of all dividends paid during period . . . . .	\$938,387 46	\$714,933 89
47	Number of deposits made during period . . . . .	32,951	27,823
48	Number of withdrawals made during period . . . . .	18,953	21,106
49	Amount deposited during period . . . . .	\$8,608,980 11	\$4,964,465 76
50	Amount withdrawn during period . . . . .	\$8,391,624 76	\$4,956,335 15
51	Average amount in each account . . . . .	\$2,135 00	\$1,695 00
52	Number of real estate loans October 31 . . . . .	1,398	1,990
53	Average real estate loan . . . . .	\$13,325 00	\$7,016 00
54	Number of other loans October 31 . . . . .	513	608
55	Average other loan . . . . .	\$1,471 00	\$909 00
56	*Gross income received during period . . . . .	\$1,283,416 92	\$983,667 04
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$112,451 75	\$107,258 45
58	*Bank building occupancy . . . . .	32,939 99	32,412 74
59	Advertising . . . . .	16,738 68	9,326 19
60	Contributions, etc. . . . .	2,614 95	2,179 76
61	State tax . . . . .	17,735 09	8,172 03
62	Miscellaneous . . . . .	66,107 38	59,483 01
63	Total of above costs per \$1,000 of deposits . . . . .	11 70	13 38

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



BROCKTON		BROOKLINE	CAMBRIDGE		
BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	BROOKLINE SAVINGS BANK	CAMBRIDGE SAVINGS BANK	CAMBRIDGE-PORT SAVINGS BANK	
\$255,255 63	\$190,275 15	\$395,365 62	\$372,880 60	\$147,466 71	1
306,336 57	242,470 21	1,004,401 34	1,170,206 69	465,883 75	2
2,031,528 79	2,491,070 99	4,530,522 66	9,279,659 05	4,087,620 78	3
			3,032,065 02		4
10,742,342 23	2,441,720 36	17,498,256 94	5,186,966 56	30,449,576 05	5
2,770,662 24	1,856,130 14	4,110,671 38	3,513,664 78	5,047,026 31	6
29,863,817 56	21,206,838 91	44,580,055 05	103,579,789 73	67,177,451 52	7
5,734,931 63	2,464,533 46	5,581,242 37	3,236,575 53	10,258,259 64	8
8,080,876 18	12,689 67	2,477,370 25	5,461,764 97		9
1,628,814 57	681,624 45		5,186,609 78	3,059,844 40	10
859,213 08	426,616 30		25,577,390 70	2,944,613 08	11
985,050 57	838,537 05	500 00	344,368 09		12
1,706,819 61	737,569 36	1,122,001 89	1,476,459 64	374,594 36	13
299,839 68	65,146 12	79,936 39	333,785 92	292,246 20	14
121,915 25	83,594 18	124,987 22	92,685 07	138,143 75	15
		594,667 68	19,521 00		16
167 31	284,632 68				17
59,970 25	67,076 90	196,540 68	353,552 44	322,881 03	18
62,027 05	40,107 94	79,931 28	181,930 26	84,700 41	19
1 00	1 00			1 00	20
23,956 78	23,687 81	17,517 71	50,194 79	852,756 01	21
\$65,533,525 98	\$34,154,322 68	\$82,393,968 46	\$168,450,070 62	\$125,703,065 00	22
\$38,628,964 18	\$21,445,866 45	\$60,764,018 80	\$86,741,030 71	\$113,334,064 42	23
		83,694 01	2,868,822 26		24
19,857,201 64	8,181,407 18	12,741,694 34	60,378,873 42		25
					26
34,327 00	6,181 00	367,742 50		456,414 00	27
					28
267,482 61	99,591 61		644,576 60	153,598 99	29
470,980 16	798,483 43	934,610 96	1,700,476 71	76,093 55	30
519,211 50	328,810 44	681,361 53	417,764 74	634,840 01	31
209,094 24	240,386 00	230,928 40	659,610 01	436,524 88	32
256,535 63	71,921 16	68,871 80	30,006 40	10,162 24	33
2,864,800 00	1,650,850 00	3,918,800 00	7,845,600 00	5,831,700 00	34
4. 90	5.57	5.30	5.23	5.12	35
2,424,929 02	1,330,825 41	2,602,246 12	7,163,309 77	4,769,666 91	36
4. 14	4.49	3.52	4.78	4.19	37
\$65,533,525 98	\$34,154,322 68	\$82,393,968 46	\$168,450,070 62	\$125,703,065 00	38
					39
25,062	11,827	29,179	41,068	36,344	40
4,071	1,326	4,333	5,781	5,068	41
3,749	1,627	4,341	6,585	4,147	42
25,384	11,526	29,171	40,264	37,265	43
4¾-5¼	4½-5	4½-5	4¾-5	5	44
\$2,618,596 65	\$1,329,662 47	\$3,164,336 99	\$7,066,151 83	\$5,191,051 48	45
76,459	27,313	97,635	107,353	120,278	46
38,774	16,778	51,580	94,087	73,409	47
\$16,848,396 00	\$7,311,738 60	\$30,684,880 95	\$44,481,546 29	\$36,567,759 49	48
\$14,958,522 23	\$8,006,806 74	\$27,751,630 63	\$52,026,347 90	\$27,730,920 92	49
\$2,304 00	\$2,570 00	\$2,523 00	\$3,725 00	\$3,041 00	50
3,603	1,937	2,094	8,529	5,747	51
\$12,814 00	\$12,799 00	\$25,138 00	\$16,771 00	\$14,518 00	52
1,876	1,022	268	1,059	240	53
\$1,435 00	\$1,542 00	\$4,188 00	\$1,719 00	\$1,560 00	54
\$3,561,029 01	\$1,754,353 96	\$4,235,310 32	\$8,838,710 40	\$6,459,200 97	55
					56
\$278,975 95	\$178,074 25	\$400,527 34	\$434,522 89	\$293,100 61	57
93,025 87	29,119 34	75,794 94	73,175 13	60,752 31	58
37,269 96	12,224 01	19,646 59	24,032 66	20,212 12	59
3,300 00	3,823 25	8,895 61	20,324 86	16,445 71	60
34,588 28	20,405 02	42,048 16	116,576 48	73,337 53	61
127,774 19	87,702 48	184,238 16	238,504 55	189,750 20	62
9 83	11 18	9 94	6 05	5 77	63



		CAMBRIDGE	
		EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$196,756 14	\$107,946 10
2	Due from banks . . . . .	357,506 60	855,674 86
3	U. S. Government obligations, direct and fully guaranteed . . . . .	6,627,617 83	6,517,499 65
4	State, county and municipal obligations . . . . .	9,950 00	—
5	Other bonds, notes and debentures . . . . .	7,652,798 79	4,799,500 00
6	Bank and fire insurance company stocks, etc. . . . .	2,276,560 62	938,787 94
7	Real estate loans (conventional) . . . . .	36,119,386 67	28,113,004 27
8	G.I. loans (in-state) . . . . .	1,717,744 20	4,464,410 85
9	F.H.A. loans (in-state) . . . . .	15,118 81	2,012,427 86
10	G.I. loans (out-of-state) . . . . .	179,205 52	1,765,055 12
11	F.H.A. loans (out-of-state) . . . . .	289,794 74	4,264,545 75
12	Personal loans . . . . .	182,156 88	2,926 19
13	Other loans . . . . .	442,704 03	403,127 63
14	Banking premises . . . . .	447,316 94	118,679 95
15	Furniture and fixtures . . . . .	90,240 08	63,515 13
16	Other real estate owned, etc. . . . .	—	199,551 59
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	41,298 51	73,856 68
19	Mutual Savings Central Fund, Inc. . . . .	67,034 67	58,254 09
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	236,812 79	13,138 79
22	Total . . . . .	\$56,950,004 82	\$54,772,503 45
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$50,516,272 19	\$34,893,530 09
24	Daily Interest Account deposits . . . . .	—	681,980 13
25	Special Notice Account deposits . . . . .	—	13,077,324 83
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	326,246 50	67,975 50
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	65,245 90	142,141 63
32	Due to mortgagors . . . . .	846,228 10	79,286 28
33	Mortgagors' payments not applied . . . . .	125,910 18	272,956 13
34	Net interim income . . . . .	141,100 07	168,238 94
35	All other liabilities . . . . .	31,106 17	9,788 74
36	Guaranty Fund . . . . .	2,617,349 17	2,633,697 00
37	Percentage to total deposits . . . . .	5.15	5.41
38	Other surplus accounts . . . . .	2,280,546 54	2,745,584 18
39	Percentage to total deposits . . . . .	4.48	5.63
40	Total . . . . .	\$56,950,004 82	\$54,772,503 45
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	15,747	13,856
42	Number of deposit accounts opened during period . . . . .	3,010	1,868
43	Number of deposit accounts closed during period . . . . .	1,926	1,781
44	Number of accounts October 31, 1968 . . . . .	16,831	13,943
45	†Last rates of dividends, including extras, paid for year . . . . .	5	4¾-5¼
46	Amount of all dividends paid during period . . . . .	\$2,280,925 15	\$2,204,330 44
47	Number of deposits made during period . . . . .	53,093	31,860
48	Number of withdrawals made during period . . . . .	22,263	19,981
49	Amount deposited during period . . . . .	\$14,331,723 30	\$14,131,533 05
50	Amount withdrawn during period . . . . .	\$11,681,611 86	\$13,887,273 31
51	Average amount in each account . . . . .	\$3,001 00	\$3,489 00
52	Number of real estate loans October 31 . . . . .	2,223	2,877
53	Average real estate loan . . . . .	\$17,200 00	\$14,119 00
54	Number of other loans October 31 . . . . .	423	191
55	Average other loan . . . . .	\$1,477 00	\$2,126 00
56	*Gross income received during period . . . . .	\$2,994,441 46	\$2,918,013 20
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$215,627 66	\$237,083 44
58	*Bank building occupancy . . . . .	68,532 11	26,401 31
59	Advertising . . . . .	18,002 32	21,348 46
60	Contributions, etc. . . . .	7,428 63	1,960 00
61	State tax . . . . .	33,814 09	34,400 07
62	Miscellaneous . . . . .	98,364 30	100,216 90
63	Total of above costs per \$1,000 of deposits . . . . .	8 75	8 66

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

CANTON	CHELSEA		CHICOPEE	CLINTON	
THE CANTON INSTITUTE FOR SAVINGS	CHELSEA SAVINGS BANK	COUNTY SAVINGS BANK	CHICOPEE SAVINGS BANK	CLINTON SAVINGS BANK	
\$57,779 75	\$243,021 63	\$177,782 34	\$155,347 17	\$154,560 06	1
126,248 17	669,912 13	147,422 47	269,189 44	175,087 36	2
463,724 71	8,885,848 79	3,980,531 65	2,424,354 37	1,644,534 08	3
—	—	—	—	—	4
1,676,199 55	13,933,609 56	2,027,049 93	5,551,898 61	2,919,447 17	5
370,927 42	1,121,040 56	1,045,184 05	93,407 84	47,000 00	6
5,724,770 08	39,447,536 54	13,915,172 23	15,641,700 45	13,084,819 05	7
1,027,154 97	3,336,298 62	1,166,464 75	5,372,048 76	1,175,347 21	8
—	730,594 72	398,241 39	4,357,140 20	162,127 71	9
—	—	237,466 15	292,049 03	—	10
—	—	—	513,577 69	342,699 90	11
307,287 25	388,197 88	43,018 22	508,972 66	99,132 12	12
131,987 44	871,388 12	343,562 77	637,700 77	727,431 71	13
86,187 61	395,707 44	186,910 97	122,543 58	55,733 33	14
13,495 43	113,273 83	31,815 97	74,432 75	10,928 11	15
—	12,696 68	—	1,391 19	6,315 86	16
—	—	4,333 61	—	2,801 63	17
—	53,125 45	3,134 00	—	—	18
10,213 06	87,956 11	27,061 17	32,207 47	23,929 88	19
1 00	1 00	1 00	1 00	3,251 12	20
7,275 46	99,323 60	9,261 22	52,364 28	23,737 56	21
\$10,003,251 90	\$70,389,532 66	\$23,744,413 89	\$36,100,327 26	\$20,658,883 86	22
\$7,173,430 46	\$51,898,452 76	\$21,178,834 93	\$25,462,374 95	\$16,585,259 32	23
—	41,143 19	—	—	—	24
1,539,831 53	10,069,991 70	—	6,170,991 81	2,470,519 76	25
—	—	—	—	—	26
—	41,371 65	—	—	—	27
608 00	372,788 00	1,830 00	21,866 50	26,033 00	28
—	—	—	—	—	29
—	—	—	—	—	30
50,151 44	59,137 90	4,553 96	104,254 22	3,167 50	31
233,349 70	1,512,935 51	305,609 36	911,575 73	129,711 58	32
150,808 16	593,215 74	365,818 87	57,163 97	56,571 72	33
30,792 26	115,479 61	15,117 56	579,479 49	47,505 59	34
13,802 33	66,526 16	16,857 57	105,332 70	414 82	35
450,639 00	3,925,000 00	1,096,300 00	1,345,842 41	1,033,552 21	36
5.17	6.29	5.18	4.25	5.41	37
359,839 02	1,693,490 44	759,491 64	1,341,445 48	306,148 36	38
4.13	2.71	3.59	4.24	1.60	39
\$10,003,251 90	\$70,389,532 66	\$23,744,413 89	\$36,100,327 26	\$20,658,883 86	40
4,621	22,844	8,097	12,201	9,321	41
710	3,361	1,705	1,372	1,001	42
386	2,846	896	1,386	938	43
4,945	23,359	8,906	12,187	9,384	44
4½-5	4.60-5.10	4¾	4¾-5	4½-5	45
\$361,369 36	\$2,694,757 94	\$923,026 96	\$1,398,674 80	\$795,649 91	46
13,438	68,828	25,642	36,602	25,196	47
6,799	36,707	14,162	14,886	13,518	48
\$2,859,526 46	\$18,998,148 41	\$5,721,423 46	\$8,150,564 98	\$5,923,671 44	49
\$2,479,967 67	\$17,544,069 70	\$4,522,958 69	\$7,616,084 79	\$5,216,904 55	50
\$1,762 00	\$2,656 00	\$2,378 00	\$2,578 00	\$2,031 00	51
606	3,933	1,376	2,584	1,600	52
\$11,141 00	\$11,063 00	\$11,422 00	\$10,130 00	\$9,228 00	53
340	748	201	945	732	54
\$1,291 00	\$1,683 00	\$1,923 00	\$1,213 00	\$1,129 00	55
\$501,406 29	\$3,531,363 16	\$1,181,096 56	\$1,914,920 91	\$1,072,199 61	56
\$44,282 04	\$278,547 14	\$113,481 30	\$135,421 12	\$71,377 27	57
13,607 11	62,572 55	34,462 79	20,773 91	21,559 59	58
5,239 65	24,912 24	27,323 26	14,734 13	3,849 93	59
300 00	6,254 28	1,615 16	1,650 00	601 13	60
5,489 72	40,000 00	13,630 86	21,105 69	11,437 48	61
25,437 47	178,937 89	58,171 57	69,712 98	29,602 91	62
10 82	9 52	11 75	8 33	7 26	63



		COHASSET	CONCORD
		COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$25,561 78	\$184,259 27
2	Due from banks . . . . .	4,376 21	311,669 20
3	U. S. Government obligations, direct and fully guaranteed . . . . .	715,197 05	1,027,289 03
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	2,009,384 35	5,837,039 75
6	Bank and fire insurance company stocks, etc. . . . .	444,439 10	1,455,243 39
7	Real estate loans (conventional) . . . . .	6,546,262 56	24,532,829 18
8	G.I. loans (in-state) . . . . .	1,216,063 17	1,353,796 89
9	F.H.A. loans (in-state) . . . . .	414,846 45	1,199,934 79
10	G.I. loans (out-of-state) . . . . .	—	408,235 11
11	F.H.A. loans (out-of-state) . . . . .	—	878,895 78
12	Personal loans . . . . .	—	328,957 36
13	Other loans . . . . .	265,948 75	1,082,862 54
14	Banking premises . . . . .	25,231 16	164,829 45
15	Furniture and fixtures . . . . .	42,567 37	63,364 58
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	6,622 31	—
19	Mutual Savings Central Fund, Inc. . . . .	12,370 67	27,493 50
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	1,518 35	19,124 88
22	Total . . . . .	<b>\$11,730,390 28</b>	<b>\$38,880,825 70</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$10,349,525 48	\$24,645,866 21
24	Daily Interest Account deposits . . . . .	—	360,944 72
25	Special Notice Account deposits . . . . .	—	9,773,696 92
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	—	91,748 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	—	91,531 79
32	Due to mortgagors . . . . .	196,448 58	807,608 79
33	Mortgagors' payments not applied . . . . .	167,333 62	46,931 14
34	Net interim income . . . . .	64,438 30	184,241 44
35	All other liabilities . . . . .	5,339 41	36,295 33
36	Guaranty Fund . . . . .	554,500 00	1,385,000 00
37	Percentage to total deposits . . . . .	5.36	3.97
38	Other surplus accounts . . . . .	392,804 89	1,456,961 36
39	Percentage to total deposits . . . . .	3.80	4.18
40	Total . . . . .	<b>\$11,730,390 28</b>	<b>\$38,880,825 70</b>
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	4,691	16,269
42	Number of deposit accounts opened during period . . . . .	494	2,594
43	Number of deposit accounts closed during period . . . . .	552	1,802
44	Number of accounts October 31, 1968 . . . . .	4,633	17,061
45	†Last rates of dividends, including extras, paid for year . . . . .	4½	4½-5
46	Amount of all dividends paid during period . . . . .	\$566,440 53	\$1,491,473 49
47	Number of deposits made during period . . . . .	10,019	55,983
48	Number of withdrawals made during period . . . . .	6,120	30,521
49	Amount deposited during period . . . . .	\$3,215,779 09	\$16,810,520 24
50	Amount withdrawn during period . . . . .	\$2,998,782 93	\$15,298,738 95
51	Average amount in each account . . . . .	\$2,233 00	\$2,037 00
52	Number of real estate loans October 31 . . . . .	768	1,786
53	Average real estate loan . . . . .	\$10,647 00	\$15,890 00
54	Number of other loans October 31 . . . . .	127	787
55	Average other loan . . . . .	\$2,094 00	\$1,794 00
56	*Gross income received during period . . . . .	\$596,013 64	\$2,028,135 85
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$39,530 38	\$159,906 77
58	*Bank building occupancy . . . . .	6,056 98	37,839 03
59	Advertising . . . . .	1,726 52	15,561 12
60	Contributions, etc. . . . .	75 00	4,671 70
61	State tax . . . . .	7,884 57	23,708 66
62	Miscellaneous . . . . .	32,643 33	104,179 02
63	Total of above costs per \$1,000 of deposits . . . . .	8 49	9 94

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



CONWAY	DANVERS	DEDHAM	EAST BRIDGE- WATER	EAST- HAMPTON	
CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	DEDHAM INSTITUTION FOR SAVINGS	EAST BRIDGEWATER SAVINGS BANK	EASTHAMPTON SAVINGS BANK	
\$2,793 46	\$339,981 39	\$498,648 67	\$102,056 82	\$103,846 81	1
178,198 12	329,809 27	437,893 77	201,731 99	451,645 84	2
1,328,624 48	4,110,153 31	11,552,240 35	1,498,799 21	6,643,065 92	3
25,272 44	—	24,000 00	—	—	4
201,426 21	2,660,158 58	7,365,929 14	1,564,124 17	2,409,201 82	5
268,549 24	1,805,223 95	2,198,372 96	222,921 32	1,952,569 43	6
5,347,570 84	20,709,689 70	42,014,381 74	9,240,749 44	24,879,497 44	7
191,326 12	6,539,653 67	3,114,187 13	726,919 73	2,610,606 41	8
—	3,707,094 39	2,444,470 08	—	2,559,557 50	9
41,395 59	—	2,469,196 22	457,800 68	1,969,797 62	10
—	—	2,652,904 96	441,164 84	3,289,863 82	11
19,662 90	402,407 31	267,912 17	248,314 23	99,028 35	12
307,619 69	1,014,314 93	669,399 51	222,101 68	526,299 13	13
—	76,050 24	172,016 27	99,900 00	124,302 49	14
5,848 81	35,417 42	163,358 98	26,900 54	59,810 59	15
—	—	—	—	115,450 54	16
801 63	340 00	—	—	61 00	17
—	29,305 11	34,170 59	—	67,950 43	18
4,783 65	38,167 97	67,197 13	21,044 89	31,843 05	19
1 00	10,410 70	1 00	1 00	14,564 58	20
253 24	7,891 27	9,186 64	16,143 75	31,248 56	21
\$7,924,127 42	\$41,816,069 21	\$76,155,467 31	\$15,090,674 29	\$47,940,211 33	22
\$4,741,723 03	\$26,452,237 87	\$48,958,787 94	\$12,415,716 76	\$21,313,701 85	23
—	—	99,548 58	—	—	24
2,402,454 85	10,836,323 15	18,768,413 77	1,048,992 70	20,714,723 65	25
—	—	—	—	—	26
—	—	—	—	—	27
—	134,849 00	168,293 50	74,388 75	43,645 50	28
—	—	—	—	—	29
—	—	—	—	—	30
17,820 18	92,262 73	107,014 86	55,565 51	119,939 83	31
101,242 45	162,290 37	927,458 49	169,308 04	394,055 35	32
60,568 22	189,154 26	454,710 29	21,351 09	1,479,845 25	33
—	228,446 97	—	56,280 01	551,228 11	34
646 16	15,374 29	43,217 67	2,813 95	6,904 86	35
276,000 00	2,119,100 00	3,187,500 00	786,300 00	1,444,200 00	36
3.86	5.66	4.69	5.81	3.43	37
323,672 53	1,586,030 57	3,440,522 21	459,957 48	1,871,966 93	38
4.53	4.24	5.06	3.40	4.45	39
\$7,924,127 42	\$41,816,069 21	\$76,155,467 31	\$15,090,674 29	\$47,940,211 33	40
2,691	15,687	25,389	7,556	13,308	41
160	1,676	3,153	1,196	2,375	42
152	1,753	3,292	874	2,190	43
2,699	15,610	25,250	7,878	13,493	44
4½-5	4½-5½	4½-5	4¾-5¼	4½-5	45
\$312,944 60	\$1,700,908 51	\$2,991,783 84	\$605,095 45	\$1,871,552 88	46
3,825	44,344	70,983	21,402	40,171	47
1,770	27,646	37,680	13,103	18,745	48
\$1,125,896 99	\$11,768,810 09	\$20,874,110 00	\$3,991,343 86	\$10,686,728 17	49
\$1 182,423 59	\$12,387,339 95	\$21,159,833 94	\$4,151,317 56	\$9,854,229 32	50
\$2,647 00	\$2,378 00	\$2,686 00	\$1,709 00	\$3,115 00	51
832	2,737	3,973	1,287	3,109	52
\$6,707 00	\$13,104 00	\$13,263 00	\$8,443 00	\$11,357 00	53
256	1,083	459	450	429	54
\$1,278 00	\$1,308 00	\$2,042 00	\$1,045 00	\$1,458 00	55
\$406,408 51	\$2,233,997 69	\$3,903,749 08	\$820,573 14	\$2,443,425 75	56
\$35,924 82	\$165,154 35	\$257,285 91	\$92,268 56	\$162,856 76	57
2,157 80	39,451 26	55,860 50	24,343 50	26,590 08	58
498 43	20,014 97	16,992 18	4,684 19	9,324 89	59
225 00	3,695 00	3,400 00	1,818 95	5,670 17	60
4,894 43	25,627 21	50,099 42	9,421 27	11,524 62	61
18,986 04	75,936 35	146,325 64	36,502 39	67,210 86	62
8 77	8 85	7 81	12 56	6 73	63

		EASTON	EDGARTOWN
		NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$87,160 18	\$7,775 21
2	Due from banks . . . . .	224,964 15	185,976 12
3	U. S. Government obligations, direct and fully guaranteed . . . . .	705,197 04	1,162,185 43
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	1,637,686 43	260,303 60
6	Bank and fire insurance company stocks, etc. . . . .	706,349 03	10,145 12
7	Real estate loans (conventional) . . . . .	7,815,908 01	4,904,430 33
8	G.I. loans (in-state) . . . . .	932,647 25	—
9	F.H.A. loans (in-state) . . . . .	428,414 87	3,433 07
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	—	—
12	Personal loans . . . . .	81,898 31	90,652 79
13	Other loans . . . . .	250,982 19	377,770 33
14	Banking premises . . . . .	295,012 06	26,286 42
15	Furniture and fixtures . . . . .	39,072 30	1,705 57
16	Other real estate owned, etc. . . . .	6,467 39	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	14,066 47	778 03
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	3,007 50	75 42
22	Total . . . . .	<b>\$13,228,834 18</b>	<b>\$7,031,518 44</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$8,194,366 35	\$3,764,751 43
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	3,416,644 64	2,885,678 53
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	30,468 00	4,059 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	17,811 89	9,642 54
32	Due to mortgagors . . . . .	185,260 11	130,476 66
33	Mortgagors' payments not applied . . . . .	89,372 01	11,906 73
34	Net interim income . . . . .	34,412 39	—
35	All other liabilities . . . . .	8,731 28	4,647 65
36	Guaranty Fund . . . . .	625,700 00	109,647 95
37	Percentage to total deposits . . . . .	5.37	1.65
38	Other surplus accounts . . . . .	626,067 51	110,707 95
39	Percentage to total deposits . . . . .	5.38	1.66
40	Total . . . . .	<b>\$13,228,834 18</b>	<b>\$7,031,518 44</b>
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	5,407	2,638
42	Number of deposit accounts opened during period . . . . .	884	305
43	Number of deposit accounts closed during period . . . . .	529	175
44	Number of accounts October 31, 1968 . . . . .	5,762	2,768
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5
46	Amount of all dividends paid during period . . . . .	\$507,020 36	\$270,091 92
47	Number of deposits made during period . . . . .	15,528	5,821
48	Number of withdrawals made during period . . . . .	8,422	2,942
49	Amount deposited during period . . . . .	\$4,202,024 71	\$2,532,357 49
50	Amount withdrawn during period . . . . .	\$3,929,576 53	\$1,885,935 98
51	Average amount in each account . . . . .	\$2,013 00	\$2,378 00
52	Number of real estate loans October 31 . . . . .	976	708
53	Average real estate loan . . . . .	\$9,403 00	\$6,932 00
54	Number of other loans October 31 . . . . .	262	225
55	Average other loan . . . . .	\$1,271 00	\$2,075 00
56	*Gross income received during period . . . . .	\$687,184 84	\$364,406 15
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$59,074 27	\$22,890 56
58	*Bank building occupancy . . . . .	30,620 65	2,164 22
59	Advertising . . . . .	4,894 92	1,412 21
60	Contributions, etc. . . . .	235 00	510 67
61	State tax . . . . .	6,967 47	3,635 78
62	Miscellaneous . . . . .	34,174 64	17,727 96
63	Total of above costs per \$1,000 of deposits . . . . .	11 71	7 27

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



EVERETT	FAIRHAVEN	FALL RIVER			
EVERETT SAVINGS BANK	FAIRHAVEN INSTITUTION FOR SAVINGS	THE CITIZENS' SAVINGS BANK	FALL RIVER SAVINGS BANK	FALL RIVER FIVE CENTS SAVINGS BANK	
\$240,400 81	\$244,300 52	\$208,203 72	\$169,966 45	\$158,306 76	1
386,989 72	960,986 38	628,250 83	357,188 64	414,358 93	2
3,276,255 66	12,316,277 31	14,479,076 54	8,091,423 46	3,981,984 96	3
—	310,571 73	25,000 00	46,000 00	—	4
3,305,277 11	5,757,430 42	5,858,321 55	9,759,820 33	6,976,059 52	5
1,018,710 69	2,301,259 92	2,840,420 28	1,023,613 35	1,468,355 91	6
15,537,803 42	46,811,304 37	17,455,986 21	20,220,685 43	21,024,280 58	7
578,276 92	1,286 82	5,563,651 40	1,753,846 82	1,006,787 94	8
1,613,957 26	—	9,946,169 21	764,626 47	1,163,526 76	9
3,227,682 81	—	518,945 53	3,664,364 74	2,030,672 83	10
1,013,131 98	—	2,334,249 90	2,630,185 74	2,348,397 30	11
118,196 31	713,549 65	147,898 27	—	512,398 09	12
267,502 79	1,014,019 97	414,588 73	447,203 29	1,172,507 32	13
80,980 68	165,431 63	522,203 06	128,116 73	198,308 28	14
74,705 29	122,746 48	50,431 56	70,676 14	51,303 40	15
—	82,842 79	—	—	18,801 50	16
—	179 00	—	—	—	17
22,411 51	—	—	—	—	18
31,051 15	31,927 49	78,468 16	66,382 94	28,523 16	19
1 00	21,713 98	13,920 49	1 00	1 00	20
2,225 06	11,924 13	9,033 64	13,940 41	8,678 79	21
\$30,795,560 17	\$70,867,752 59	\$61,094,819 08	\$49,208,041 94	\$42,563,253 03	22
\$23,333,748 28	\$42,393,672 48	\$37,346,082 96	\$31,679,235 94	\$24,266,454 95	23
17,220 50	—	—	—	522,244 83	24
4,409,721 17	20,940,809 17	16,201,217 76	12,055,751 96	12,198,886 69	25
—	—	—	—	—	26
—	—	—	—	454,669 49	27
288,552 75	9,953 00	63,044 00	8,969 50	4,381 00	28
—	—	—	—	—	29
—	—	—	—	2,976 89	30
43,966 40	84,104 57	115,788 70	164,247 67	178,372 07	31
127,602 71	771,948 28	228,594 49	543,713 66	831,317 09	32
75,830 43	349,064 57	195,628 97	70,093 17	115,682 54	33
76,211 61	198,721 19	408,247 30	106,059 90	—	34
16,558 27	66,816 15	26,254 37	39,974 37	7,701 05	35
1,294,400 00	2,080,000 00	3,797,589 42	3,042,249 02	1,905,000 00	36
4.61	3.28	7.08	6.95	5.09	37
1,111,748 05	3,972,663 18	2,712,371 11	1,497,746 75	2,075,566 43	38
3.96	6.27	5.06	3.42	5.54	39
\$30,795,560 17	\$70,867,752 59	\$61,094,819 08	\$49,208,041 94	\$42,563,253 03	40
12,386	18,194	16,102	15,195	14,188	41
1,701	2,498	1,813	1,854	1,620	42
1,531	1,758	1,721	1,995	1,679	43
12,556	18,934	16,194	15,054	14,129	44
4 $\frac{3}{4}$ -5 $\frac{1}{8}$	4 $\frac{3}{4}$ -5	4 $\frac{3}{4}$ -5 $\frac{1}{4}$	4 $\frac{3}{4}$ -5 $\frac{1}{4}$	4 $\frac{3}{4}$ -5 $\frac{1}{4}$	45
\$1,179,109 52	\$2,834,370 71	\$2,408,263 32	\$2,011,149 98	\$1,689,748 23	46
31,923	48,557	31,008	30,947	30,178	47
14,869	26,323	15,573	15,318	17,064	48
\$8,147,468 44	\$20,548,681 52	\$12,970,198 82	\$12,056,603 21	\$11,897,273 29	49
\$6,880,145 70	\$18,673,614 92	\$11,941,336 37	\$10,837,714 35	\$9,129,634 98	50
\$2,208 00	\$3,345 00	\$3,307 00	\$2,891 00	\$2,650 00	51
1,925	6,299	3,524	2,739	2,276	52
\$11,413 00	\$7,431 00	\$10,164 00	\$10,600 00	\$12,115 00	53
281	1,532	435	286	766	54
\$1,373 00	\$1,128 00	\$1,293 00	\$1,564 00	\$2,200 00	55
\$1,557,198 42	\$3,782,629 10	\$3,109,721 29	\$2,447,348 84	\$2,251,293 02	56
\$119,045 82	\$197,512 67	\$180,201 59	\$121,406 26	\$137,976 00	57
23,800 21	20,338 87	62,650 46	34,537 54	38,767 19	58
9,714 99	7,931 69	22,013 50	8,048 70	16,045 09	59
800 00	3,000 00	4,087 66	6,438 76	5,936 62	60
19,614 88	77,000 00	45,186 34	39,130 43	30,428 47	61
54,324 93	115,484 48	100,425 58	87,827 23	74,056 27	62
8 20	6 66	7 74	6 80	8 10	63



		FALL RIVER	FITCHBURG
		UNION SAVINGS BANK	FITCHBURG SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$143,803 14	\$231,506 34
2	Due from banks . . . . .	501,123 55	136,240 34
3	U. S. Government obligations, direct and fully guaranteed . . . . .	4,524,007 92	594,702 50
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	3,897,836 50	6,613,274 12
6	Bank and fire insurance company stocks, etc. . . . .	787,524 56	2,737,363 27
7	Real estate loans (conventional) . . . . .	19,516,745 37	28,500,968 12
8	G.I. loans (in-state) . . . . .	338,160 67	5,101,658 34
9	F.H.A. loans (in-state) . . . . .	10,909 79	8,221,268 67
10	G.I. loans (out-of-state) . . . . .	—	1,561,804 26
11	F.H.A. loans (out-of-state) . . . . .	—	1,306,873 91
12	Personal loans . . . . .	—	2,676,213 48
13	Other loans . . . . .	626,704 51	1,393,415 98
14	Banking premises . . . . .	105,975 00	579,574 33
15	Furniture and fixtures . . . . .	3,850 00	129,314 04
16	Other real estate owned, etc. . . . .	17,734 11	37,620 04
17	Taxes and insurance paid on mortgaged properties . . . . .	2,549 86	—
18	Mortgage acquisition costs . . . . .	—	4,854 62
19	Mutual Savings Central Fund, Inc. . . . .	42,106 13	53,597 22
20	Deposit Insurance Fund . . . . .	1 00	—
21	All other assets . . . . .	4,571 49	48,769 67
22	Total . . . . .	\$30,523,603 60	\$59,929,019 25
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$19,774,663 06	\$32,470,721 56
24	Daily Interest Account deposits . . . . .	—	131,278 21
25	Special Notice Account deposits . . . . .	7,799,133 60	21,275,391 05
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	57,782 00	—
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	16,679 04	313,361 26
32	Due to mortgagors . . . . .	258,060 02	606,549 35
33	Mortgagors' payments not applied . . . . .	72,318 04	96,807 07
34	Net interim income . . . . .	326,303 80	276,363 23
35	All other liabilities . . . . .	18,799 53	55,403 93
36	Guaranty Fund . . . . .	1,555,500 00	2,651,200 00
37	Percentage to total deposits . . . . .	5.63	4.92
38	Other surplus accounts . . . . .	644,364 51	2,051,943 59
39	Percentage to total deposits . . . . .	2.33	3.81
40	Total . . . . .	\$30,523,603 60	\$59,929,019 25
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	10,005	24,651
42	Number of deposit accounts opened during period . . . . .	899	4,201
43	Number of deposit accounts closed during period . . . . .	999	3,748
44	Number of accounts October 31, 1968 . . . . .	9,905	25,104
45	†Last rates of dividends, including extras, paid for year . . . . .	4¾-5¼	4¾-5
46	Amount of all dividends paid during period . . . . .	\$1,477,981 60	\$2,440,264 06
47	Number of deposits made during period . . . . .	17,686	80,923
48	Number of withdrawals made during period . . . . .	7,973	37,264
49	Amount deposited during period . . . . .	\$6,359,665 66	\$14,509,766 26
50	Amount withdrawn during period . . . . .	\$4,959,738 85	\$13,820,223 58
51	Average amount in each account . . . . .	\$2,784 00	\$2,146 00
52	Number of real estate loans October 31 . . . . .	1,960	3,861
53	Average real estate loan . . . . .	\$10,135 00	\$11,575 00
54	Number of other loans October 31 . . . . .	455	2,880
55	Average other loan . . . . .	\$1,377 00	\$1,413 00
56	*Gross income received during period . . . . .	\$1,554,945 06	\$3,327,393 27
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$112,608 43	\$258,135 03
58	*Bank building occupancy . . . . .	26,542 06	85,294 83
59	Advertising . . . . .	15,351 72	34,701 89
60	Contributions, etc. . . . .	4,808 31	3,970 00
61	State tax . . . . .	22,288 70	35,102 69
62	Miscellaneous . . . . .	52,049 78	186,324 15
63	Total of above costs per \$1,000 of deposits . . . . .	8 47	11 20

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

FITCHBURG	FOX-BOROUGH	FRAMINGHAM	FRANKLIN	GARDNER	
THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	FRAMINGHAM SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS BANK	THE GARDNER SAVINGS BANK	
\$346,637 04	\$10,979 67	\$142,609 88	\$155,297 76	\$87,577 78	1
2,396,867 78	206,647 31	541,837 69	233,089 62	343,746 98	2
5,691,671 51	624,919 79	434,235 11	1,135,702 88	12,834,860 97	3
316,821 99	—	—	—	—	4
4,575,107 44	1,291,188 47	9,663,964 86	1,308,232 41	544,461 50	5
3,027,012 50	335,407 80	2,291,579 95	576,426 91	2,169,692 21	6
35,993,434 48	6,600,676 18	29,876,396 07	8,379,209 82	23,471,916 33	7
2,051,764 84	744,875 79	2,027,684 83	911,810 78	262,759 94	8
4,671,790 40	238,266 23	2,931,879 98	527,030 34	—	9
922,269 25	—	2,846,802 17	673,306 63	58,322 14	10
825,560 75	—	5,110,793 77	563,334 20	—	11
233,538 70	112,389 40	3,395,053 58	465,632 51	10,454 67	12
728,531 86	231,424 99	2,437,218 54	400,232 32	195,560 38	13
483,554 91	72,159 54	290,927 52	67,106 04	63,544 24	14
82,058 23	39,859 80	232,951 00	37,229 60	30,361 00	15
37,235 21	13,014 65	—	—	—	16
2,939 66	1,452 36	6,009 26	607 57	—	17
—	—	—	6,617 16	124,107 97	18
79,227 99	10,067 99	27,532 48	12,677 79	49,889 74	19
1 00	1 00	1 00	1 00	1 00	20
35,544 91	3,577 29	24,860 36	1,617 15	809 80	21
\$62,501,570 45	\$10,536,908 26	\$62,282,338 05	\$15,455,162 49	\$40,248,066 65	22
\$32,492,124 29	\$7,767,654 54	\$36,753,323 72	\$9,619,340 95	\$34,320,034 19	23
—	—	1,100,940 57	—	—	24
21,372,207 71	1,732,579 24	16,271,807 19	3,904,037 87	826,811 10	25
45,697 77	—	—	49,625 36	132,285 97	26
—	—	2,165,475 72	—	—	27
96,578 00	3,156 00	91,768 00	35,197 00	105,396 25	28
—	—	—	—	—	29
—	—	—	—	—	30
29,535 36	40,951 04	486,871 88	85,420 38	629 92	31
632,780 74	71,407 72	1,288,607 72	58,254 54	141,900 00	32
1,491,373 33	54,918 03	113,730 61	332,088 39	235,350 08	33
258,070 51	31,255 94	316,986 44	261,905 28	157,890 15	34
52,330 84	17,775 18	85,146 11	33,707 30	31,442 50	35
3,000,000 00	445,385 66	1,961,350 00	673,862 79	1,892,900 00	36
5.55	4.68	3.48	4.95	5.35	37
3,030,871 90	371,824 91	1,646,330 09	401,722 63	2,403,426 49	38
5.61	3.91	2.92	2.95	6.79	39
\$62,501,570 45	\$10,536,908 26	\$62,282,338 05	\$15,455,162 49	\$40,248,066 65	40
16,658	5,171	25,245	7,125	11,072	41
2,023	670	5,214	851	793	42
2,290	681	3,133	749	864	43
16,391	5,160	27,326	7,227	11,001	44
4¾-5¼	4½-5	4½-5	4½-5	5¼-5¼	45
\$2,516,121 00	\$406,830 45	\$2,337,928 04	\$572,016 25	\$1,702,306 70	46
43,585	14,433	96,156	20,784	24,613	47
21,885	8,287	47,202	11,651	12,687	48
\$11,736,110 61	\$3,289,640 03	\$28,342,010 96	\$3,967,483 68	\$6,842,778 71	49
\$11,605,310 19	\$3,308,911 64	\$24,633,932 25	\$4,012,183 69	\$6,664,327 76	50
\$3,289 00	\$1,841 00	\$2,060 00	\$1,878 00	\$3,207 00	51
3,234	841	2,889	1,260	1,107	52
\$13,749 00	\$9,018 00	\$14,813 00	\$8,774 00	\$21,493 00	53
688	253	4,002	639	114	54
\$1,398 00	\$1,359 00	\$1,457 00	\$1,355 00	\$1,807 00	55
\$3,322,495 63	\$560,569 43	\$3,303,921 72	\$803,307 61	\$2,099,003 13	56
\$220,409 91	\$48,392 23	\$245,813 12	\$77,373 77	\$109,942 58	57
85,116 68	14,445 40	80,029 94	11,907 44	17,680 96	58
45,588 60	4,724 14	51,921 77	2,516 20	9,913 76	59
6,071 88	1,306 94	9,953 57	1,105 80	2,695 00	60
18,500 00	7,914 58	43,200 88	8,765 05	28,818 27	61
246,255 86	34,378 21	197,121 75	52,703 56	55,701 90	62
11 54	11 70	11 16	11 37	6 37	63



		GEORGE- TOWN	GLOUCESTER
		GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK
Assets			
1	Cash, checks and items . . . . .	\$287,639 77	\$266,009 12
2	Due from banks . . . . .	65,449 12	681,367 50
3	U. S. Government obligations, direct and fully guaranteed . . . . .	785,604 14	4,482,532 91
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	1,317,382 11	600,195 78
6	Bank and fire insurance company stocks, etc. . . . .	382,045 15	1,678,599 42
7	Real estate loans (conventional) . . . . .	5,221,701 93	21,048,501 07
8	G.I. loans (in-state) . . . . .	—	3,912,760 82
9	F.H.A. loans (in-state) . . . . .	59,211 15	—
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	—	—
12	Personal loans . . . . .	167,768 00	484,731 27
13	Other loans . . . . .	42,709 39	1,218,255 42
14	Banking premises . . . . .	71,049 15	169,999 48
15	Furniture and fixtures . . . . .	11,830 27	47,625 48
16	Other real estate owned, etc. . . . .	—	43,120 70
17	Taxes and insurance paid on mortgaged properties . . . . .	—	5,793 66
18	Mortgage acquisition costs . . . . .	—	1,138 25
19	Mutual Savings Central Fund, Inc. . . . .	5,224 19	24,086 90
20	Deposit Insurance Fund . . . . .	1,964 26	1 00
21	All other assets . . . . .	4,665 46	9,584 78
22	Total . . . . .	\$8,424,244 09	\$34,674,303 56
Liabilities			
23	Ordinary deposits . . . . .	\$3,447,640 78	\$25,507,822 67
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	4,064,548 43	5,675,178 81
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	20,262 00	235,718 50
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	24,377 45	48,069 27
32	Due to mortgagors . . . . .	97,371 11	267,018 90
33	Mortgagors' payments not applied . . . . .	34,983 21	50,363 82
34	Net interim income . . . . .	13,306 31	126,866 26
35	All other liabilities . . . . .	5,981 67	38,195 38
36	Guaranty Fund . . . . .	282,408 52	1,374,370 93
37	Percentage to total deposits . . . . .	3.74	4.37
38	Other surplus accounts . . . . .	433,364 61	1,350,699 02
39	Percentage to total deposits . . . . .	5.75	4.29
40	Total . . . . .	\$8,424,244 09	\$34,674,303 56
General Information			
41	Number of deposit accounts October 31, 1967 . . . . .	4,228	14,534
42	Number of deposit accounts opened during period . . . . .	515	2,071
43	Number of deposit accounts closed during period . . . . .	454	1,614
44	Number of accounts October 31, 1968 . . . . .	4,289	14,991
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5½	4½-5
46	Amount of all dividends paid during period . . . . .	\$349,116 54	\$1,306,992 39
47	Number of deposits made during period . . . . .	12,524	45,364
48	Number of withdrawals made during period . . . . .	6,979	25,915
49	Amount deposited during period . . . . .	\$2,195,624 92	\$14,161,877 79
50	Amount withdrawn during period . . . . .	\$2,404,203 62	\$13,617,204 39
51	Average amount in each account . . . . .	\$1,752 00	\$2,080 00
52	Number of real estate loans October 31 . . . . .	622	2,614
53	Average real estate loan . . . . .	\$8,490 00	\$9,549 00
54	Number of other loans October 31 . . . . .	282	1,450
55	Average other loan . . . . .	\$746 00	\$1,174 00
56	*Gross income received during period . . . . .	\$457,000 85	\$1,798,434 03
Classification of Expenses, Cost per \$1,000 of Deposits			
57	Salaries, fees, bonuses, etc. . . . .	\$42,353 56	\$182,693 51
58	*Bank building occupancy . . . . .	8,387 03	33,809 58
59	Advertising . . . . .	1,767 53	23,065 37
60	Contributions, etc. . . . .	150 00	5,405 85
61	State tax . . . . .	5,645 00	19,039 42
62	Miscellaneous . . . . .	21,453 28	88,614 95
63	Total of above costs per \$1,000 of deposits . . . . .	10 62	11 31

\*Includes 3% of amount invested in banking premises.  
†Ordinary - Special Notice deposits.



GREAT BARRINGTON	GREENFIELD		HARWICH	HAVERHILL	
GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	GREENFIELD SAVINGS BANK	CAPE COD FIVE CENTS SAVINGS BANK	HAVERHILL SAVINGS BANK	
\$155,437 15	\$222,782 74	\$566,984 75	\$138,879 69	\$522,851 40	1
256,649 66	282,411 83	(35,835 65)	809,550 92	516,041 01	2
3,826,437 62	6,366,249 47	4,087,878 99	5,610,959 99	7,943,711 95	3
170,780 75	97,824 13	—	4,695 97	—	4
2,668,345 09	4,791,296 53	1,973,973 48	5,177,430 82	6,404,704 17	5
1,704,013 60	1,423,664 47	1,013,892 12	1,586,255 70	2,047,236 11	6
23,007,361 39	23,578,639 32	19,604,472 30	31,981,398 37	54,815,737 35	7
518,618 11	2,094,412 16	1,151,327 44	308,438 73	7,550,941 29	8
124,973 93	1,467,142 73	902,048 21	78,882 51	6,400,219 68	9
684,530 16	1,069,456 91	1,579,112 70	220,435 73	726,428 33	10
638,285 94	1,607,439 15	2,498,376 95	1,151,438 14	259,937 18	11
300,009 59	155,057 09	418,249 73	205,882 74	663,800 32	12
1,492,699 42	804,368 21	859,061 04	1,522,793 05	2,921,597 74	13
236,992 14	283,675 04	243,244 88	355,029 87	617,254 46	14
77,886 15	82,382 30	55,026 41	91,362 18	221,429 00	15
59,839 72	18,588 37	141,512 86	51,816 08	25,774 11	16
565 58	2,355 74	73 00	990 07	13,024 55	17
—	—	112 50	—	—	18
27,477 54	35,106 21	29,361 12	23,799 76	68,590 20	19
1 00	1 00	10,001 00	1 00	1 00	20
3,910 35	13,076 70	30,682 89	10,156 55	28,451 82	21
\$35,954,814 89	\$44,395,930 10	\$35,129,556 72	\$49,330,197 87	\$91,747,731 67	22
\$16,813,367 18	\$30,740,525 61	\$23,867,065 35	\$25,561,725 81	\$44,054,213 48	23
—	74,261 97	—	—	—	24
15,342,707 77	8,727,105 09	7,900,686 92	18,298,988 65	36,836,574 39	25
—	28,832 03	—	27,804 05	—	26
—	—	—	1,012,000 00	—	27
4,330 50	10,539 00	2,005 50	67,460 50	276,132 35	28
—	—	—	—	—	29
—	—	—	—	—	30
60,260 45	112,094 23	118,087 98	53,911 70	266,135 69	31
436,726 19	446,419 93	377,107 09	1,061,606 29	2,318,209 73	32
118,543 53	191,323 47	105,953 38	58,469 07	445,385 69	33
—	—	—	101,171 59	129,646 19	34
12,192 28	25,337 54	24,238 02	152,912 92	50,804 15	35
1,578,000 00	2,248,000 00	1,658,887 67	1,368,300 00	3,290,600 00	36
4. 91	5. 68	5. 22	3. 04	4. 05	37
1,588,686 99	1,791,491 23	1,075,524 81	1,565,847 29	4,080,030 00	38
4. 94	4. 53	3. 39	3. 48	5. 03	39
\$35,954,814 89	\$44,395,930 10	\$35,129,556 72	\$49,330,197 87	\$91,747,731 67	40
11,559	15,351	14,280	23,682	33,594	41
1,385	1,632	1,657	2,729	4,311	42
1,115	1,540	1,754	1,838	3,467	43
11,829	15,443	14,183	24,573	34,438	44
4¾-5¼	4½-5	4½-5	4¾-5½	4.65-5.15	45
\$1,491,292 62	\$1,715,433 47	\$1,371,609 95	\$1,927,526 67	\$3,655,664 60	46
14,794	37,548	43,174	40,506	123,895	47
7,418	20,188	23,429	27,377	56,834	48
\$7,954,139 26	\$9,526,505 55	\$8,834,860 61	\$19,121,207 33	\$25,730,133 58	49
\$7,945,307 58	\$8,649,834 83	\$8,363,238 16	\$16,646,276 73	\$23,379,135 12	50
\$2,709 00	\$2,553 00	\$2,232 00	\$1,824 00	\$2,349 00	51
2,645	2,745	2,389	2,773	4,811	52
\$9,442 00	\$10,862 00	\$10,772 00	\$12,168 00	\$14,499 00	53
929	662	1,012	682	1,523	54
\$1,930 00	\$1,449 00	\$1,262 00	\$2,535 00	\$2,354 00	55
\$1,900,257 04	\$2,251,432 24	\$1,833,155 85	\$2,583,346 76	\$4,890,584 14	56
\$150,602 89	\$182,269 14	\$186,443 30	\$212,062 47	\$354,480 51	57
39,372 83	37,161 84	40,183 58	44,582 91	127,173 31	58
22,102 22	16,681 84	11,838 90	25,021 29	35,976 02	59
800 00	2,250 00	1,525 00	1,365 00	12,585 52	60
25,299 79	29,829 06	21,004 88	34,238 23	47,019 60	61
80,800 22	95,810 65	104,740 60	126,449 56	196,355 49	62
9 91	9 19	11 51	9 88	9 56	63

		HAVERHILL	HINGHAM
		PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items . . . . .	\$297,995 12	\$166,872 90
2	Due from banks . . . . .	82,804 18	453,152 02
3	U. S. Government obligations, direct and fully guaranteed . . . . .	2,839,781 54	1,835,139 08
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	3,038,057 22	3,513,517 46
6	Bank and fire insurance company stocks, etc. . . . .	994,342 86	621,285 35
7	Real estate loans (conventional) . . . . .	17,805,835 64	11,648,353 25
8	G.I. loans (in-state) . . . . .	3,019,426 12	1,071,535 14
9	F.H.A. loans (in-state) . . . . .	1,524,389 59	267,704 35
10	G.I. loans (out-of-state) . . . . .	53,419 43	—
11	F.H.A. loans (out-of-state) . . . . .	1,038,253 33	—
12	Personal loans . . . . .	409,867 71	266,719 49
13	Other loans . . . . .	424,667 55	563,461 64
14	Banking premises . . . . .	362,064 35	114,225 00
15	Furniture and fixtures . . . . .	88,761 56	58,549 73
16	Other real estate owned, etc. . . . .	195,722 38	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	11,457 26
19	Mutual Savings Central Fund, Inc. . . . .	45,441 51	22,788 01
20	Deposit Insurance Fund . . . . .	26,558 92	1 00
21	All other assets . . . . .	16,824 47	48,248 51
22	Total . . . . .	\$32,264,213 48	\$20,663,010 19
Liabilities			
23	Ordinary deposits . . . . .	\$22,289,843 54	\$15,090,755 66
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	6,291,322 10	3,399,738 33
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	5,000 00	—
28	Club deposits . . . . .	82,595 00	13,155 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	121,427 62	36,046 47
32	Due to mortgagors . . . . .	225,866 31	319,242 07
33	Mortgagors' payments not applied . . . . .	419,654 12	99,482 31
34	Net interim income . . . . .	—	98,328 51
35	All other liabilities . . . . .	43,593 96	16,467 44
36	Guaranty Fund . . . . .	1,468,521 47	1,002,939 08
37	Percentage to total deposits . . . . .	5.12	5.42
38	Other surplus accounts . . . . .	1,316,389 36	586,855 32
39	Percentage to total deposits . . . . .	4.59	3.17
40	Total . . . . .	\$32,264,213 48	\$20,663,010 19
General Information			
41	Number of deposit accounts October 31, 1967 . . . . .	12,550	9,985
42	Number of deposit accounts opened during period . . . . .	1,094	1,468
43	Number of deposit accounts closed during period . . . . .	1,411	1,539
44	Number of accounts October 31, 1968 . . . . .	12,233	9,914
45	†Last rates of dividends, including extras, paid for year . . . . .	4.60-5.10	4½-5
46	Amount of all dividends paid during period . . . . .	\$1,272,085 72	\$770,009 91
47	Number of deposits made during period . . . . .	33,439	30,508
48	Number of withdrawals made during period . . . . .	16,963	18,307
49	Amount deposited during period . . . . .	\$6,936,692 24	\$8,732,722 64
50	Amount withdrawn during period . . . . .	\$7,068,445 27	\$7,928,479 36
51	Average amount in each account . . . . .	\$2,337 00	\$1,865 00
52	Number of real estate loans October 31 . . . . .	2,332	1,246
53	Average real estate loan . . . . .	\$10,052 00	\$10,423 00
54	Number of other loans October 31 . . . . .	1,081	472
55	Average other loan . . . . .	\$772 00	\$1,759 00
56	*Gross income received during period . . . . .	\$1,723,921 66	\$1,061,199 85
Classification of Expenses, Cost per \$1,000 of Deposits			
57	Salaries, fees, bonuses, etc. . . . .	\$149,857 79	\$95,862 85
58	*Bank building occupancy . . . . .	57,249 84	24,096 62
59	Advertising . . . . .	11,086 61	5,574 90
60	Contributions, etc. . . . .	2,165 00	1,498 50
61	State tax . . . . .	18,162 71	12,417 28
62	Miscellaneous . . . . .	88,567 16	62,119 65
63	Total of above costs per \$1,000 of deposits . . . . .	11 44	10 89

\*Includes 3% of amount invested in banking premises.  
†Ordinary - Special Notice deposits.



HOLYOKE			HOPKINTON	HUDSON	
HOLYOKE SAVINGS BANK	FALLS-MECHANICS' SAVINGS BANK	PEOPLES SAVINGS BANK	HOLLISTON-HOPKINTON SAVINGS BANK	HUDSON SAVINGS BANK	
\$675,533 93	\$354,297 83	\$295,440 83	\$34,509 04	\$186,060 77	1
496,313 19	1,841,089 04	317,386 36	159,730 75	257,974 32	2
8,583,030 87	8,678,704 77	6,757,694 37	594,495 63	1,202,212 20	3
75,017 96	—	—	—	9,573 76	4
8,982,171 96	5,660,515 57	7,940,137 68	1,623,124 80	3,469,380 31	5
5,269,566 69	3,990,428 76	4,069,202 99	209,512 65	909,674 86	6
23,805,966 70	45,554,295 55	27,744,312 29	4,435,253 22	11,834,964 00	7
7,013,992 20	7,808,544 08	7,843,940 00	837,619 12	2,077,150 77	8
5,311,645 14	6,021,943 57	7,359,629 79	—	1,724,849 12	9
11,383,800 65	6,703,993 57	3,631,846 97	—	480,405 92	10
15,808,779 82	6,459,788 65	6,504,256 57	319,185 05	694,206 67	11
2,182,165 63	1,716,823 88	1,687,924 52	—	199,166 39	12
2,481,759 58	3,357,267 70	2,415,425 67	173,014 42	488,190 81	13
497,952 66	969,456 58	337,654 34	41,610 10	82,116 56	14
108,686 09	199,139 66	84,876 38	10,808 22	90,036 05	15
41,251 05	33,973 00	8,654 60	—	25,470 47	16
—	2,073 38	—	—	1,917 06	17
17,249 99	333 34	1,446 25	—	166 75	18
85,795 83	78,897 47	59,087 66	6,056 22	23,816 69	19
1 00	2 00	1 00	2 00	7,317 44	20
19,847 16	110,337 21	48,219 48	1,414 59	9,796 96	21
<b>\$92,840,528 10</b>	<b>\$99,541,905 61</b>	<b>\$77,107,137 75</b>	<b>\$8,446,335 81</b>	<b>\$23,774,447 88</b>	<b>22</b>
\$60,897,537 96	\$58,508,503 02	\$37,756,951 13	\$4,236,997 30	\$13,823,897 81	23
795,320 14	—	876,116 29	—	—	24
18,397,028 21	28,015,074 74	29,424,377 99	3,460,160 26	7,203,355 82	25
180,061 56	351,173 11	333,887 06	—	—	26
—	2,085,390 28	—	60,272 00	—	27
238,481 00	390,098 00	402,718 00	17,500 00	14,972 00	28
—	—	—	—	—	29
—	—	—	—	—	30
1,097,973 75	614,442 23	654,501 62	3,023 51	54,654 99	31
614,734 98	767,518 48	995,432 22	3,006 03	553,092 60	32
1,723,395 39	1,663,597 51	571,132 68	44,378 49	55,882 45	33
1,280,298 27	—	—	—	40,194 59	34
23,039 03	104,874 08	66,306 06	76 00	12,389 17	35
4,065,016 52	3,980,396 17	2,804,000 00	293,159 68	1,039,000 00	36
5.05	4.45	4.08	3.77	4.94	37
3,527,641 29	3,060,837 99	3,221,714 70	327,762 54	977,008 45	38
4.38	3.43	4.68	4.22	4.64	39
<b>\$92,840,528 10</b>	<b>\$99,541,905 61</b>	<b>\$77,107,137 75</b>	<b>\$8,446,335 81</b>	<b>\$23,774,447 88</b>	<b>40</b>
36,601	31,386	19,386	4,071	9,545	41
5,444	5,341	3,636	459	1,298	42
4,867	4,877	1,732	371	1,178	43
37,178	31,850	21,290	4,159	9,665	44
4½-5	4½-5	4½-5½	4½-5	4½-5	45
\$3,528,838 86	\$3,890,694 40	\$3,094,632 05	\$334,561 47	\$918,064 98	46
253,492	113,528	69,722	9,267	23,418	47
107,951	50,268	28,308	4,649	13,370	48
\$21,854,359 46	\$26,518,405 21	\$17,807,734 75	\$2,478,893 80	\$5,773,271 79	49
\$22,487,740 36	\$24,413,730 05	\$15,391,208 16	\$2,046,772 39	\$5,418,477 84	50
\$2,152 00	\$2,783 00	\$3,206 00	\$1,865 00	\$2,165 00	51
5,696	6,629	4,390	586	1,377	52
\$11,117 00	\$10,944 00	\$12,092 00	\$9,543 00	\$12,209 00	53
3,895	3,184	3,316	152	474	54
\$1,197 00	\$1,594 00	\$1,237 00	\$1,138 00	\$1,450 00	55
\$4,637,075 06	\$5,242,605 46	\$3,890,113 52	\$439,955 36	\$1,239,777 85	56
\$400,952 10	\$448,447 21	\$224,702 11	\$36,326 41	\$120,158 71	57
112,810 24	126,871 83	35,944 86	6,811 89	38,193 89	58
53,267 60	72,820 97	28,471 07	2,852 05	13,249 45	59
7,464 50	6,907 50	4,650 00	65 00	331 80	60
82,345 63	82,460 05	52,376 42	5,097 28	15,108 03	61
219,812 28	246,453 04	150,025 15	23,162 69	78,680 50	62
10 92	11 06	7 25	9 58	12 64	63



		IPSWICH	LAWRENCE
		IPSWICH SAVINGS BANK	COMMUNITY SAVINGS BANK
Assets			
1	Cash, checks and items . . . . .	\$67,381 37	\$303,703 42
2	Due from banks . . . . .	91,726 00	343,341 29
3	U. S. Government obligations, direct and fully guaranteed . . . . .	799,912 40	1,800,808 78
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	2,011,608 95	2,506,750 06
6	Bank and fire insurance company stocks, etc. . . . .	829,941 37	440,299 71
7	Real estate loans (conventional) . . . . .	12,277,752 70	11,581,798 94
8	G.I. loans (in-state) . . . . .	1,045,393 85	2,501,861 74
9	F.H.A. loans (in-state) . . . . .	1,242,523 26	2,998,281 49
10	G.I. loans (out-of-state) . . . . .	38,341 16	—
11	F.H.A. loans (out-of-state) . . . . .	56,099 34	—
12	Personal loans . . . . .	48,634 69	117,480 50
13	Other loans . . . . .	288,136 98	494,591 58
14	Banking premises . . . . .	135,880 07	85,393 72
15	Furniture and fixtures . . . . .	38,530 53	59,455 91
16	Other real estate owned, etc. . . . .	30,135 65	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	342 80	—
19	Mutual Savings Central Fund, Inc. . . . .	12,881 80	15,194 10
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	6,159 17	4,734 52
22	Total . . . . .	\$19,021,383 09	\$23,253,696 76
Liabilities			
23	Ordinary deposits . . . . .	\$13,426,379 25	\$12,704,103 70
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	3,364,879 16	7,757,531 33
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	115,500 00	—
28	Club deposits . . . . .	560 00	148,637 50
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	3,287 44	—
31	Unearned discount . . . . .	32,250 30	54,185 76
32	Due to mortgagors . . . . .	184,684 71	133,841 07
33	Mortgagors' payments not applied . . . . .	179,845 97	153,829 42
34	Net interim income . . . . .	—	—
35	All other liabilities . . . . .	22,017 00	40,408 31
36	Guaranty Fund . . . . .	952,400 00	1,175,000 00
37	Percentage to total deposits . . . . .	5.63	5.70
38	Other surplus accounts . . . . .	739,579 26	1,086,159 67
39	Percentage to total deposits . . . . .	4.37	5.27
40	Total . . . . .	\$19,021,383 09	\$23,253,696 76
General Information			
41	Number of deposit accounts October 31, 1967 . . . . .	9,026	10,463
42	Number of deposit accounts opened during period . . . . .	1,203	1,115
43	Number of deposit accounts closed during period . . . . .	847	1,278
44	Number of accounts October 31, 1968 . . . . .	9,382	10,300
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4¾-5¼
46	Amount of all dividends paid during period . . . . .	\$738,238 48	\$935,624 39
47	Number of deposits made during period . . . . .	25,779	26,412
48	Number of withdrawals made during period . . . . .	12,509	12,835
49	Amount deposited during period . . . . .	\$5,149,590 58	\$5,042,481 78
50	Amount withdrawn during period . . . . .	\$5,430,909 83	\$5,297,957 80
51	Average amount in each account . . . . .	\$1,802 00	\$1,987 00
52	Number of real estate loans October 31 . . . . .	1,627	1,921
53	Average real estate loan . . . . .	\$9,011 00	\$8,892 00
54	Number of other loans October 31 . . . . .	159	585
55	Average other loan . . . . .	\$2,118 00	\$1,046 00
56	*Gross income received during period . . . . .	\$1,041,756 30	\$1,279,511 94
Classification of Expenses, Cost per \$1,000 of Deposits			
57	Salaries, fees, bonuses, etc. . . . .	\$101,684 02	\$102,143 78
58	*Bank building occupancy . . . . .	39,070 51	20,538 13
59	Advertising . . . . .	11,229 68	11,905 15
60	Contributions, etc. . . . .	300 00	4,833 59
61	State tax . . . . .	9,505 33	13,240 38
62	Miscellaneous . . . . .	51,980 99	62,196 55
63	Total of above costs per \$1,000 of deposits . . . . .	12 64	10 50

\*Includes 3% of amount invested in banking premises.  
†Ordinary - Special Notice deposits.

LAWRENCE		LEE	LEICESTER	LENOX	
ESSEX BROADWAY SAVINGS BANK	LAWRENCE SAVINGS BANK	LEE SAVINGS BANK	LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	
\$1,002,737 42	\$604,545 92	\$181,140 85	\$14,751 30	\$42,112 55	1
384,841 85	715,061 93	465,673 04	229,216 23	35,580 65	2
17,697,449 84	6,281,735 60	995,774 77	676,214 83	689,547 76	3
—	—	—	—	13,767 51	4
1,887,546 54	8,790,192 55	3,209,030 48	1,184,990 75	1,399,215 42	5
4,789,702 28	3,060,514 69	1,036,448 80	—	426,498 80	6
56,737,914 48	35,000,713 72	16,241,364 83	2,879,096 69	8,379,852 01	7
17,127,305 39	11,655,689 85	1,654,328 60	1,379,390 17	309,066 88	8
9,787,440 74	5,225,486 89	738,795 39	1,067,549 77	149,846 50	9
6,439,134 51	4,599,947 48	402,109 56	—	—	10
6,666,661 77	5,829,420 48	394,524 75	78,415 36	293,122 55	11
1,317,168 30	1,004,449 32	1,170,149 37	—	132,582 83	12
3,246,860 86	1,248,404 85	1,174,998 30	52,621 05	710,762 80	13
815,723 43	260,819 75	174,909 42	23,067 50	95,559 19	14
246,792 17	101,133 30	35,904 47	3,962 88	27,870 79	15
380,553 88	42,985 93	—	8,977 92	—	16
628 50	192 00	—	153 99	67 76	17
—	115,015 35	—	—	—	18
164,055 46	79,325 23	25,814 31	9,744 02	12,685 90	19
2 00	1 00	1 00	1 00	1 00	20
227,259 82	48,917 70	10,713 79	1,891 80	6,413 77	21
\$128,919,779 24	\$84,664,553 54	\$27,911,681 73	\$7,610,045 26	\$12,724,554 67	22
\$74,433,416 65	\$49,543,161 78	\$13,897,558 42	\$4,758,953 06	\$6,083,238 96	23
321,497 12	619,038 85	125,198 46	—	—	24
39,182,107 81	24,966,037 18	10,412,503 07	1,783,430 47	5,193,031 04	25
—	—	—	—	—	26
—	—	—	—	—	27
396,613 00	230,946 50	70,801 50	377 00	34,837 00	28
—	—	—	—	—	29
—	—	—	—	—	30
632,762 28	266,945 54	151,223 08	—	17,693 21	31
1,410,626 20	1,040,192 74	223,805 34	3,958 80	110,996 79	32
545,761 90	504,358 60	245,691 38	301,061 97	111,717 29	33
—	26,935 38	530,466 35	98,051 19	203,302 63	34
102,454 00	63,133 80	4,599 38	5,055 88	1,075 39	35
6,138,500 00	3,214,828 00	1,138,500 00	366,850 00	546,101 54	36
5.37	4.26	4.65	5.61	4.83	37
5,756,040 28	4,188,975 17	1,111,334 75	292,306 89	422,560 82	38
5.03	5.55	4.53	4.47	3.74	39
\$128,919,779 24	\$84,664,553 54	\$27,911,681 73	\$7,610,045 26	\$12,724,554 67	40
38,111	24,978	9,897	3,293	3,565	41
4,726	4,206	1,138	217	500	42
5,405	3,704	949	329	408	43
37,432	25,480	10,086	3,181	3,657	44
4¾-5¼	4¾-5¼	4½-5	4½-5	4½-5	45
\$5,207,380 80	\$3,414,125 39	\$1,076,762 63	\$292,215 48	\$509,187 65	46
99,152	74,508	22,758	5,985	8,867	47
51,004	31,791	12,307	3,970	5,936	48
\$27,451,232 15	\$19,492,213 90	\$6,000,686 87	\$1,207,421 09	\$2,593,182 63	49
\$28,278,427 65	\$19,346,024 24	\$6,115,981 34	\$1,418,168 06	\$2,709,424 63	50
\$3,044 00	\$2,949 00	\$2,422 00	\$2,057 00	\$3,083 00	51
7,875	5,009	1,784	819	871	52
\$12,287 00	\$12,440 00	\$10,892 00	\$6,599 00	\$10,484 00	53
2,238	1,328	1,789	35	510	54
\$2,039 00	\$1,696 00	\$1,311 00	\$1,503 00	\$1,654 00	55
\$6,911,289 58	\$4,410,324 97	\$1,484,542 52	\$373,126 39	\$664,137 36	56
\$479,080 86	\$279,761 57	\$140,279 18	\$38,521 21	\$44,832 37	57
128,386 27	53,347 84	27,497 46	1,733 28	12,026 00	58
62,882 08	55,099 59	18,269 47	3,248 78	6,315 43	59
30,883 33	16,524 76	1,758 75	50 00	360 00	60
90,339 04	56,159 86	16,608 83	4,351 56	7,304 99	61
306,418 86	169,031 37	67,200 63	17,262 46	34,479 12	62
9 63	8 38	11 12	9 96	9 34	63



		LEOMINSTER	LEXINGTON
		LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$164,745 46	\$63,025 70
2	Due from banks . . . . .	244,705 14	643,864 88
3	U. S. Government obligations, direct and fully guaranteed . . . . .	6,050,826 44	1,029,175 85
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	3,662,645 17	6,229,092 06
6	Bank and fire insurance company stocks, etc. . . . .	1,131,637 11	653,631 50
7	Real estate loans (conventional) . . . . .	23,201,703 59	20,275,800 02
8	G.I. loans (in-state) . . . . .	1,009,191 06	1,304,989 57
9	F.H.A. loans (in-state) . . . . .	258,074 58	788,407 34
10	G.I. loans (out-of-state) . . . . .	—	97,956 68
11	F.H.A. loans (out-of-state) . . . . .	—	855,916 29
12	Personal loans . . . . .	—	236,286 94
13	Other loans . . . . .	629,430 79	446,230 62
14	Banking premises . . . . .	339,584 93	186,455 34
15	Furniture and fixtures . . . . .	35,026 32	49,349 06
16	Other real estate owned, etc. . . . .	32,888 83	—
17	Taxes and insurance paid on mortgaged properties . . . . .	2,171 64	—
18	Mortgage acquisition costs . . . . .	—	15,199 89
19	Mutual Savings Central Fund, Inc. . . . .	23,653 64	14,845 45
20	Deposit Insurance Fund . . . . .	1 00	7,713 06
21	All other assets . . . . .	4,980 61	42,822 02
22	Total . . . . .	\$36,791,266 31	\$32,940,762 27
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$29,698,158 52	\$21,277,767 36
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	3,125,933 54	8,452,648 97
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	79,136 25	—
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	—	48,676 53
32	Due to mortgagors . . . . .	495,216 41	735,975 62
33	Mortgagors' payments not applied . . . . .	158,078 75	131,268 04
34	Net interim income . . . . .	71,707 91	174,640 99
35	All other liabilities . . . . .	26,819 96	11,606 97
36	Guaranty Fund . . . . .	1,692,500 00	1,030,991 04
37	Percentage to total deposits . . . . .	5.14	3.47
38	Other surplus accounts . . . . .	1,443,714 97	1,077,186 75
39	Percentage to total deposits . . . . .	4.39	3.62
40	Total . . . . .	\$36,791,266 31	\$32,940,762 27
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	17,167	12,743
42	Number of deposit accounts opened during period . . . . .	2,048	1,664
43	Number of deposit accounts closed during period . . . . .	2,170	1,654
44	Number of accounts October 31, 1968 . . . . .	17,045	12,753
45	†Last rates of dividends, including extras, paid for year . . . . .	4¾-5¼	4½-5
46	Amount of all dividends paid during period . . . . .	\$1,430,714 27	\$1,313,696 59
47	Number of deposits made during period . . . . .	46,713	43,517
48	Number of withdrawals made during period . . . . .	25,376	21,851
49	Amount deposited during period . . . . .	\$12,581,516 62	\$12,437,503 06
50	Amount withdrawn during period . . . . .	\$12,153,802 26	\$11,784,154 37
51	Average amount in each account . . . . .	\$1,926 00	\$2,331 00
52	Number of real estate loans October 31 . . . . .	2,330	1,432
53	Average real estate loan . . . . .	\$10,502 00	\$16,287 00
54	Number of other loans October 31 . . . . .	526	420
55	Average other loan . . . . .	\$1,197 00	\$1,625 00
56	*Gross income received during period . . . . .	\$1,873,026 66	\$1,768,526 32
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$121,815 34	\$114,057 17
58	*Bank building occupancy . . . . .	36,174 38	7,493 25
59	Advertising . . . . .	12,175 91	5,023 46
60	Contributions, etc. . . . .	3,650 34	500 00
61	State tax . . . . .	22,627 52	21,010 25
62	Miscellaneous . . . . .	66,016 01	61,887 70
63	Total of above costs per \$1,000 of deposits . . . . .	7 99	7 06

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



LOWELL				LUDLOW	
THE CENTRAL SAVINGS BANK	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS	WASHINGTON SAVINGS BANK	LUDLOW SAVINGS BANK	
\$72,038 41	\$613,860 37	\$375,209 96	\$134,798 67	\$551,522 26	1
626,984 56	423,939 31	692,442 41	129,764 08	327,391 71	2
\$12,524,576 75	\$7,295,518 89	\$2,702,190 77	\$3,761,229 63	\$189,455 44	3
49,839 11	—	15,000 00	—	—	4
3,112,888 30	2,474,243 15	7,669,538 02	1,539,009 63	6,587,357 81	5
3,860,808 06	1,787,124 27	965,161 70	654,379 27	2,526,034 23	6
39,861,975 61	42,457,851 15	9,777,336 21	12,698,903 28	24,627,157 93	7
7,471,907 87	9,650,526 22	5,759,681 15	320,707 91	3,178,493 50	8
6,851,757 70	5,990,748 95	3,611,723 44	245,255 72	1,417,319 77	9
4,132,483 31	754,236 01	4,143,648 93	—	1,728,941 04	10
2,803,555 57	1,231,894 25	3,862,580 74	—	3,892,384 15	11
222,236 95	954,676 52	2,526,985 66	8,376 00	1,075,966 45	12
1,879,209 78	1,963,446 41	1,066,926 09	353,383 66	1,925,846 02	13
464,853 59	266,391 78	155,686 95	90,300 36	369,041 20	14
38,324 57	250,642 10	121,728 47	7,537 61	188,586 27	15
53,057 17	61,446 31	—	14,637 63	921 05	16
10,849 90	—	18,197 10	—	3,613 43	17
—	81,692 34	450 02	—	—	18
40,022 91	118,008 54	38,885 70	12,524 35	33,658 04	19
1 00	27,834 54	27,956 01	1 00	1 00	20
1,732 31	20,152 20	27,941 21	3,376 10	44,160 28	21
\$84,079,103 43	\$76,424,233 31	\$43,559,270 54	\$19,974,184 90	\$48,667,851 58	22
\$49,388,056 92	\$61,459,186 46	\$29,596,956 66	\$12,185,974 28	\$30,197,325 13	23
24,947,506 86	7,183,771 37	7,194,667 84	5,476,370 47	12,030,609 00	24
—	126,078 31	—	—	—	25
93,856 00	122,894 00	3,101,498 05	—	—	26
—	—	—	—	190,443 50	27
—	—	—	—	300,000 00	28
103,511 50	143,826 21	577,416 39	—	—	29
860,836 68	1,440,795 16	65,092 84	286,785 55	309,668 16	30
395,626 73	482,116 54	84,898 63	198,595 63	693,238 24	31
233,467 73	135,027 42	—	194,825 16	220,278 75	32
12,428 21	18,367 26	84,314 43	3,110 47	200,419 32	33
2,805,000 00	3,345,100 00	1,326,132 90	767,500 00	12,278 95	34
3.77	4.86	3.32	4.35	2,051,400 00	35
5,238,812 80	1,967,070 58	1,528,292 80	861,023 34	4.84	36
7.04	2.86	3.83	4.87	2,462,190 53	37
\$84,079,103 43	\$76,424,233 31	\$43,559,270 54	\$19,974,184 90	\$48,667,851 58	38
24,348	41,780	21,353	5,846	17,850	39
3,040	4,636	3,226	650	1,910	
2,799	4,453	2,802	686	1,740	
24,589	41,963	21,777	5,810	18,020	
4¾-5	4¼-4½	4½-5	4½-5	4½-5	
\$3,358,505 24	\$2,798,878 68	\$1,643,232 75	\$776,933 85	\$1,822,402 64	
52,581	114,311	56,926	12,215	53,406	
22,575	63,095	29,976	6,815	27,387	
\$14,218,687 87	\$20,024,830 44	\$13,491,236 01	\$4,645,271 26	\$11,177,582 22	
\$14,089,350 82	\$19,699,313 47	\$12,045,506 18	\$4,666,266 27	\$10,508,744 82	
\$3,020 00	\$1,633 00	\$1,832 00	\$3,040 00	\$2,332 00	
5,515	5,802	2,965	1,720	3,663	
\$11,082 00	\$10,356 00	\$9,158 00	\$7,712 00	\$9,513 00	
1,211	2,592	3,526	303	2,172	
\$1,735 00	\$1,126 00	\$1,019 00	\$1,193 00	\$1,382 00	
\$4,416,012 83	\$4,057,280 72	\$2,320,598 80	\$1,055,494 55	\$2,523,938 40	
\$205,679 83	\$366,328 07	\$219,404 08	\$82,999 08	\$208,086 11	
61,079 20	75,506 55	43,407 75	14,581 92	45,863 64	
10,664 51	39,281 36	21,988 94	3,202 86	21,270 50	
8,385 67	10,295 96	3,678 85	2,175 00	4,985 58	
56,427 51	39,751 77	34,074 23	12,571 59	30,511 42	
93,218 88	234,700 99	126,229 62	28,338 82	142,499 26	
5 85	11 14	11 24	8 14	10 75	

		LYNN	
		LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items . . . . .	\$497,685 97	\$498,752 10
2	Due from banks . . . . .	578,111 59	231,195 80
3	U. S. Government obligations, direct and fully guaranteed . . . . .	4,112,815 63	18,136,000 70
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	14,816,048 82	8,668,793 97
6	Bank and fire insurance company stocks, etc. . . . .	6,301,914 47	6,623,877 64
7	Real estate loans (conventional) . . . . .	46,019,853 18	31,291,008 63
8	G.I. loans (in-state) . . . . .	16,721,132 74	20,392,596 01
9	F.H.A. loans (in-state) . . . . .	10,800,937 58	26,741,005 10
10	G.I. loans (out-of-state) . . . . .	3,735,587 97	10,075,570 20
11	F.H.A. loans (out-of-state) . . . . .	2,225,181 88	10,588,017 15
12	Personal loans . . . . .	1,285,315 68	1,196,426 40
13	Other loans . . . . .	1,772,738 50	1,686,453 39
14	Banking premises . . . . .	791,365 54	443,834 00
15	Furniture and fixtures . . . . .	284,977 50	118,538 00
16	Other real estate owned, etc. . . . .	40,949 97	271,161 03
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	145,447 30	118,466 00
19	Mutual Savings Central Fund, Inc. . . . .	107,662 94	139,992 05
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	216,626 39	12,745 36
22	Total . . . . .	\$110,454,354 65	\$137,234,434 53
Liabilities			
23	Ordinary deposits . . . . .	\$87,863,883 77	\$83,044,262 88
24	Daily Interest Account deposits . . . . .	—	307,230 61
25	Special Notice Account deposits . . . . .	9,528,996 51	38,320,955 85
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	396,526 00	547,989 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	206,693 58	586,853 89
32	Due to mortgagors . . . . .	1,643,484 70	812,528 13
33	Mortgagors' payments not applied . . . . .	535,596 51	896,701 97
34	Net interim income . . . . .	494,571 43	—
35	All other liabilities . . . . .	3,347 67	100,488 11
36	Guaranty Fund . . . . .	4,953,500 00	6,668,170 50
37	Percentage to total deposits . . . . .	5.07	5.46
38	Other surplus accounts . . . . .	4,827,754 48	5,949,253 59
39	Percentage to total deposits . . . . .	4.94	4.87
40	Total . . . . .	\$110,454,354 65	\$137,234,434 53
General Information			
41	Number of deposit accounts October 31, 1967 . . . . .	38,512	45,839
42	Number of deposit accounts opened during period . . . . .	3,871	5,336
43	Number of deposit accounts closed during period . . . . .	4,948	4,574
44	Number of accounts October 31, 1968 . . . . .	37,435	46,601
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4¾-5½
46	Amount of all dividends paid during period . . . . .	\$5,253,009 91	\$5,454,795 90
47	Number of deposits made during period . . . . .	107,797	167,421
48	Number of withdrawals made during period . . . . .	63,421	104,646
49	Amount deposited during period . . . . .	\$28,438,484 03	\$36,564,004 75
50	Amount withdrawn during period . . . . .	\$31,112,969 31	\$34,630,010 99
51	Average amount in each account . . . . .	\$2,602 00	\$2,611 00
52	Number of real estate loans October 31 . . . . .	6,254	8,524
53	Average real estate loan . . . . .	\$12,712 00	\$11,624 00
54	Number of other loans October 31 . . . . .	1,581	2,063
55	Average other loan . . . . .	\$1,934 00	\$1,394 00
56	*Gross income received during period . . . . .	\$5,862,895 17	\$6,985,610 80
Classification of Expenses, Cost per \$1,000 of Deposits			
57	Salaries, fees, bonuses, etc. . . . .	\$421,332 36	\$424,248 79
58	*Bank building occupancy . . . . .	100,307 22	128,473 92
59	Advertising . . . . .	59,595 01	52,623 55
60	Contributions, etc. . . . .	10,721 81	16,279 90
61	State tax . . . . .	67,820 37	95,439 89
62	Miscellaneous . . . . .	247,677 39	224,057 40
63	Total of above costs per \$1,000 of deposits . . . . .	9 32	7 73

\*Includes 3% of amount invested in banking premises.  
†Ordinary - Special Notice deposits.

MALDEN	MARBLE- HEAD	MARL- BOROUGH	MAYNARD	MEDFORD	
MALDEN SAVINGS BANK	MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK	ASSABET INSTITUTION FOR SAVINGS	MEDFORD SAVINGS BANK	
\$923,609 43	\$73,039 27	\$168,562 51	\$186,019 68	\$168,272 72	1
1,953,875 46	418,749 61	101,890 87	(39,989 17)	999,404 63	2
8,352,594 67	1,450,301 90	1,975,803 46	1,453,261 23	5,953,336 95	3
1,483,430 33	—	—	—	—	4
11,760,596 93	3,261,661 50	3,227,843 82	1,482,069 32	8,503,167 39	5
6,804,116 47	886,167 80	1,494,746 74	401,876 52	50,827 00	6
49,826,793 59	14,456,600 40	15,203,938 38	12,598,728 30	30,593,615 87	7
9,310,665 65	1,079,457 28	3,262,493 77	1,358,805 35	3,861,013 39	8
5,627,232 80	177,237 86	3,407,040 52	1,016,255 00	3,218,566 52	9
2,507,485 24	834,839 25	1,182,186 45	86,717 60	53,673 10	10
6,620,407 26	1,179,045 08	1,400,462 20	142,451 11	567,497 96	11
355,415 04	87,847 83	—	647,555 76	7,768 88	12
1,033,388 19	569,223 89	700,742 27	666,164 27	968,236 11	13
327,571 58	124,720 34	72,094 30	53,568 78	90,313 68	14
267,631 37	16,016 58	104,349 84	30,655 89	152,656 17	15
28,791 17	—	111,586 98	—	—	16
665 65	—	11,957 19	—	—	17
76,613 50	10,460 04	—	—	80,035 73	18
126,318 91	17,348 17	33,900 16	11,123 19	52,420 19	19
1 00	5,568 42	7,499 07	1 00	1 00	20
10,799 70	7,362 16	21,858 78	20,893 52	39,024 23	21
\$107,398,003 94	\$24,655,647 38	\$32,488,957 31	\$20,116,157 35	\$55,359,831 52	22
\$94,261,003 38	\$15,059,353 19	\$18,428,167 66	\$13,163,657 27	\$50,342,426 85	23
—	—	—	—	—	24
—	6,319,905 85	11,019,697 56	5,085,781 92	—	25
—	—	—	—	—	26
1,018,080 00	72,545 50	2,546 00	96,459 50	290,974 00	27
—	—	—	—	—	28
—	—	—	—	—	29
207,699 23	48,049 36	115,823 67	126,880 29	31,757 45	30
870,297 24	313,481 29	242,736 43	165,226 67	252,311 08	31
43,679 60	639,322 91	152,957 13	39,582 11	928,978 17	32
246,543 07	—	73,679 41	96,494 86	126,508 03	33
58,191 04	23,546 79	19,638 49	5,639 16	60,928 45	34
5,396,900 00	883,241 89	1,553,148 45	609,350 00	2,214,500 00	35
5.66	4.12	5.27	3.32	4.37	36
5,295,610 38	1,296,200 60	880,562 51	727,085 57	1,111,447 49	37
5.56	6.04	2.99	3.96	2.20	38
\$107,398,003 94	\$24,655,647 38	\$32,488,957 31	\$20,116,157 35	\$55,359,831 52	39
44,732	9,880	11,428	8,278	22,190	40
6,111	1,049	1,811	1,426	3,798	41
5,135	1,047	1,320	1,008	2,476	42
45,708	9,882	11,919	8,696	23,512	43
4.60	4¾-5¼	4½-5	4½-5	4¾	44
\$4,103,057 90	\$945,007 86	\$1,276,107 04	\$781,623 89	\$2,170,199 76	45
148,702	27,378	34,050	37,872	91,005	46
92,562	16,519	18,216	24,324	46,254	47
\$28,022,567 99	\$8,231,055 04	\$8,731,716 57	\$7,241,523 70	\$17,979,921 33	48
\$27,924,531 47	\$7,840,378 21	\$7,556,615 21	\$6,167,578 81	\$16,297,147 29	49
\$2,062 00	\$2,163 00	\$2,471 00	\$2,099 00	\$2,141 00	50
5,847	1,301	1,853	1,340	3,344	51
\$12,638 00	\$13,626 00	\$13,198 00	\$11,345 00	\$11,452 00	52
1,190	319	443	882	516	53
\$1,167 00	\$2,060 00	\$1,582 00	\$1,489 00	\$1,891 00	54
\$5,343,208 31	\$1,264,453 74	\$1,693,746 70	\$1,064,168 19	\$2,878,939 36	55
—	—	—	—	—	56
\$534,320 95	\$58,401 10	\$160,099 20	\$77,754 37	\$197,645 86	57
123,492 04	26,217 13	42,598 44	11,249 95	35,829 40	58
29,429 53	5,505 26	12,520 74	7,351 60	22,447 99	59
11,922 08	440 00	4,639 33	2,425 94	1,285 00	60
73,932 00	15,589 21	17,463 45	9,305 00	30,527 43	61
283,345 63	55,114 43	88,204 85	51,052 12	134,276 81	62
11 21	7 54	11 05	8 72	8 38	63



		MEDWAY	MELROSE
		MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK
Assets			
1	Cash, checks and items . . . . .	\$49,292 01	\$209,602 53
2	Due from banks . . . . .	101,674 82	174,604 36
3	U. S. Government obligations, direct and fully guaranteed . . . . .	810,376 96	7,609,334 56
4	State, county and municipal obligations . . . . .	16,641 28	—
5	Other bonds, notes and debentures . . . . .	475,804 20	6,189,071 92
6	Bank and fire insurance company stocks, etc. . . . .	247,891 91	2,512,166 76
7	Real estate loans (conventional) . . . . .	3,762,324 73	38,287,636 74
8	G.I. loans (in-state) . . . . .	356,246 78	1,965,221 33
9	F.H.A. loans (in-state) . . . . .	567,634 61	—
10	G.I. loans (out-of-state) . . . . .	369,322 23	1,734,693 81
11	F.H.A. loans (out-of-state) . . . . .	417,256 84	1,735,257 28
12	Personal loans . . . . .	109,957 46	81,950 00
13	Other loans . . . . .	148,574 47	1,142,573 08
14	Banking premises . . . . .	44,716 89	176,095 70
15	Furniture and fixtures . . . . .	11,181 93	52,737 89
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	3,561 52
19	Mutual Savings Central Fund, Inc. . . . .	5,485 80	53,086 60
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	1,813 20	126,218 15
22	Total . . . . .	\$7,496,197 12	\$62,053,813 23
Liabilities			
23	Ordinary deposits . . . . .	\$5,392,955 62	\$43,421,034 98
24	Daily Interest Account deposits . . . . .	—	535,715 85
25	Special Notice Account deposits . . . . .	1,140,003 33	10,902,943 07
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	50,000 00	—
28	Club deposits . . . . .	53,311 50	111,092 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	47,247 16	224,781 62
32	Due to mortgagors . . . . .	37,952 54	1,004,879 60
33	Mortgagors' payments not applied . . . . .	116,204 79	18,237 26
34	Net interim income . . . . .	58,462 95	180,246 31
35	All other liabilities . . . . .	11,662 86	11,142 93
36	Guaranty Fund . . . . .	283,100 00	2,623,482 14
37	Percentage to total deposits . . . . .	4.27	4.78
38	Other surplus accounts . . . . .	305,296 37	3,020,257 47
39	Percentage to total deposits . . . . .	4.60	5.49
40	Total . . . . .	\$7,496,197 12	\$62,053,813 23
General Information			
41	Number of deposit accounts October 31, 1967 . . . . .	4,447	20,547
42	Number of deposit accounts opened during period . . . . .	1,051	2,796
43	Number of deposit accounts closed during period . . . . .	365	2,541
44	Number of accounts October 31, 1968 . . . . .	5,133	20,802
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5
46	Amount of all dividends paid during period . . . . .	\$281,453 14	\$2,406,655 68
47	Number of deposits made during period . . . . .	9,730	59,840
48	Number of withdrawals made during period . . . . .	5,939	35,246
49	Amount deposited during period . . . . .	\$2,544,629 58	\$20,451,145 52
50	Amount withdrawn during period . . . . .	\$2,453,561 47	\$20,112,917 13
51	Average amount in each account . . . . .	\$1,280 00	\$2,637 00
52	Number of real estate loans October 31 . . . . .	628	2,840
53	Average real estate loan . . . . .	\$8,714 00	\$15,395 00
54	Number of other loans October 31 . . . . .	221	536
55	Average other loan . . . . .	\$1,170 00	\$2,285 00
56	*Gross income received during period . . . . .	\$412,105 94	\$3,289,883 15
Classification of Expenses, Cost per \$1,000 of Deposits			
57	Salaries, fees, bonuses, etc. . . . .	\$46,405 79	\$193,142 54
58	*Bank building occupancy . . . . .	11,961 44	39,853 35
59	Advertising . . . . .	1,932 33	10,445 36
60	Contributions, etc. . . . .	493 81	1,400 00
61	State tax . . . . .	4,926 86	40,250 06
62	Miscellaneous . . . . .	22,679 24	96,765 43
63	Total of above costs per \$1,000 of deposits . . . . .	13 43	6 96

\*Includes 3% of amount invested in banking premises.  
†Ordinary - Special Notice deposits.

MERRIMAC	MIDDLE-BOROUGH	MILFORD	MILLBURY	MILTON	
MERRIMAC SAVINGS BANK	MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK	MILLBURY SAVINGS BANK	MILTON SAVINGS BANK	
\$12,559 69	\$47,870 37	\$102,563 76	\$83,843 15	\$387,088 31	1
105,336 10	161,721 14	133,164 14	131,849 17	722,812 18	2
174,681 47	1,960,983 36	8,359,784 54	1,443,422 35	5,573,466 78	3
1,975 00	—	55,068 86	—	—	4
753,307 41	1,124,542 25	4,591,617 07	1,217,180 34	2,756,087 33	5
66,609 23	112,517 83	775,174 64	597,795 17	429,088 40	6
1,534,410 77	4,510,040 04	14,718,194 01	7,440,559 83	33,192,714 99	7
115,348 53	132,567 50	1,970,557 43	498,812 25	2,799,642 67	8
—	—	1,404,229 34	13,081 61	2,127,649 97	9
—	—	—	—	—	10
—	737,734 72	—	—	—	11
10,780 67	19,892 88	282,391 71	129,781 69	356,504 60	12
63,091 72	106,305 62	717,441 33	185,473 57	2,803,776 51	13
5,590 69	61,217 37	233,770 76	63,926 11	335,301 39	14
1,573 11	17,185 76	52,038 23	17,908 33	157,826 42	15
—	11,776 80	29,111 62	—	206,560 18	16
—	—	397 50	16,259 33	—	17
—	—	—	—	569 67	18
4,005 82	13,547 58	31,733 90	10,436 74	21,190 48	19
800 00	1 00	1 00	5,635 22	16,225 44	20
1,594 71	3,485 30	6,795 79	6,779 13	21,553 07	21
\$2,851,664 92	\$9,021,389 52	\$33,464,035 63	\$11,862,743 99	\$51,908,058 39	22
\$2,109,339 07	\$6,432,796 04	\$20,849,404 92	\$8,526,012 88	\$32,595,864 98	23
255,425 42	1,816,516 52	9,590,655 96	1,680,487 57	228,263 16	24
—	9,575 79	—	—	14,400,337 69	25
—	—	—	—	—	26
315 00	12,273 25	—	229,522 00	114,725 50	27
100,000 00	—	—	—	—	28
—	—	—	—	—	29
1,328 67	32,987 99	45,192 60	16,784 03	3,327 50	30
11,621 17	7,811 87	343,427 48	102,674 57	1,474,473 43	31
92,119 90	30,414 29	61,375 19	31,024 93	300,463 92	32
13,156 13	—	65,460 83	178,639 39	—	33
574 02	5,099 13	29,559 96	2,956 25	44,948 94	34
150,892 00	436,975 00	1,521,050 00	585,200 88	1,261,000 00	35
6.38	5.28	5.00	5.61	2.66	36
116,893 54	236,939 64	957,908 69	509,441 49	1,484,653 27	37
4.94	2.86	3.14	4.88	3.14	38
\$2,851,664 92	\$9,021,389 52	\$33,464,035 63	\$11,862,743 99	\$51,908,058 39	39
2,648	5,452	11,817	6,746	16,604	40
227	349	1,480	536	2,547	41
219	425	1,440	536	1,748	42
2,656	5,376	11,857	6,746	17,403	43
4½-5	4½-5	5-5½	4½-5	4¾-5¼	44
\$98,696 62	\$356,750 17	\$1,345,209 07	\$435,014 71	\$2,180,205 00	45
4,834	11,339	33,076	11,654	56,232	46
2,888	5,675	16,665	7,682	32,328	47
\$823,440 40	\$1,844,422 39	\$7,935,007 81	\$2,735,635 68	\$16,759,561 66	48
\$841,901 62	\$1,728,849 80	\$7,074,494 36	\$2,779,259 47	\$15,521,252 40	49
890 00	\$1,536 00	\$2,554 00	\$1,513 00	\$2,714 00	50
303	795	1,885	1,308	1,966	51
\$5,445 00	\$6,768 00	\$9,598 00	\$6,080 00	\$19,390 00	52
87	80	734	296	736	53
\$849 00	\$1,577 00	\$1,362 00	\$1,065 00	\$4,294 00	54
\$142,554 27	\$464,889 92	\$1,655,523 05	\$635,769 60	\$2,867,563 48	55
\$20,019 19	\$38,336 68	\$85,934 18	\$72,587 69	\$193,346 92	56
5,669 69	7,419 30	30,553 05	11,739 02	59,239 93	57
878 81	1,812 31	7,669 00	3,425 78	12,184 13	58
65 00	735 00	270 00	1,195 07	4,859 04	59
1,607 88	6,715 20	24,101 88	7,101 15	16,151 49	60
7,913 44	21,624 31	52,060 19	39,327 22	115,829 92	61
15 29	9 28	6 58	13 26	8 50	62
					63

		MONSON	NANTUCKET
		MONSON SAVINGS BANK	NANTUCKET INSTITUTION FOR SAVINGS
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$35,419 78	\$15,348 82
2	Due from banks . . . . .	120,298 52	149,886 77
3	U. S. Government obligations, direct and fully guaranteed . . . . .	199,758 52	942,918 50
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	1,663,257 70	1,715,360 31
6	Bank and fire insurance company stocks, etc. . . . .	420,862 43	174,974 92
7	Real estate loans (conventional) . . . . .	7,131,897 56	8,374,046 40
8	G.I. loans (in-state) . . . . .	4,094 72	374,364 30
9	F.H.A. loans (in-state) . . . . .	323,612 00	69,404 90
10	G.I. loans (out-of-state) . . . . .	205,568 40	95,675 39
11	F.H.A. loans (out-of-state) . . . . .	296,005 17	1,087,910 57
12	Personal loans . . . . .	510,443 21	216,413 66
13	Other loans . . . . .	448,326 03	385,212 39
14	Banking premises . . . . .	199,484 71	66,970 39
15	Furniture and fixtures . . . . .	13,974 77	44,650 84
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	48 00	—
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	18,923 37	11,003 51
20	Deposit Insurance Fund . . . . .	1,773 36	1 00
21	All other assets . . . . .	985 33	7,408 01
22	<b>Total</b> . . . . .	<b>\$11,594,733 81</b>	<b>\$13,731,550 68</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$6,000,748 04	\$7,825,490 60
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	3,882,153 68	4,736,395 00
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	—	55,785 75
29	Borrowed money . . . . .	100,000 00	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	123,004 08	52,952 64
32	Due to mortgagors . . . . .	60,703 28	112,370 21
33	Mortgagors' payments not applied . . . . .	52,644 16	24,770 47
34	Net interim income . . . . .	42,064 10	54,673 10
35	All other liabilities . . . . .	8,037 59	13,448 84
36	Guaranty Fund . . . . .	660,204 87	417,886 78
37	Percentage to total deposits . . . . .	6.68	3.31
38	Other surplus accounts . . . . .	665,174 01	437,777 29
39	Percentage to total deposits . . . . .	6.73	3.47
40	<b>Total</b> . . . . .	<b>\$11,594,733 81</b>	<b>\$13,731,550 68</b>
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	4,269	4,184
42	Number of deposit accounts opened during period . . . . .	480	724
43	Number of deposit accounts closed during period . . . . .	484	578
44	Number of accounts October 31, 1968 . . . . .	4,265	4,330
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5
46	Amount of all dividends paid during period . . . . .	\$445,037 18	\$627,187 83
47	Number of deposits made during period . . . . .	7,793	11,843
48	Number of withdrawals made during period . . . . .	4,884	6,564
49	Amount deposited during period . . . . .	\$2,147,964 55	\$4,325,759 80
50	Amount withdrawn during period . . . . .	\$2,280,810 15	\$3,154,421 59
51	Average amount in each account . . . . .	\$2,317 00	\$2,898 00
52	Number of real estate loans October 31 . . . . .	1,066	989
53	Average real estate loan . . . . .	\$7,468 00	\$10,113 00
54	Number of other loans October 31 . . . . .	749	319
55	Average other loan . . . . .	\$1,280 00	\$1,886 00
56	*Gross income received during period . . . . .	\$627,028 88	\$721,029 72
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$69,076 96	\$55,327 81
58	*Bank building occupancy . . . . .	24,378 90	13,865 54
59	Advertising . . . . .	9,120 86	2,054 75
60	Contributions, etc. . . . .	75 00	1,494 78
61	State tax . . . . .	7,119 05	7,513 09
62	Miscellaneous . . . . .	36,862 79	40,030 79
63	Total of above costs per \$1,000 of deposits . . . . .	14 84	9 58

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



NATICK	NEW BEDFORD		NEWBURYPORT		
NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK	NEW BEDFORD INSTITUTION FOR SAVINGS	INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	NEWBURYPORT FIVE CENTS SAVINGS BANK	
\$212,452 25	\$356,127 72	\$802,342 11	\$58,308 69	\$70,116 12	1
496,593 05	1,203,515 50	1,052,866 43	383,179 94	439,764 31	2
7,500,256 29	13,158,469 97	21,766,702 64	8,528,827 83	2,979,317 30	3
50,722 12	—	—	1,302,576 77	—	4
2,562,891 43	12,916,330 94	16,739,597 07	8,722,066 84	3,754,663 32	5
2,031,568 66	5,826,786 90	5,227,646 78	1,835,979 37	1,562,952 53	6
23,767,395 48	44,646,219 39	93,628,807 43	6,289,430 46	13,128,047 57	7
5,183,838 11	3,457,632 84	6,605,728 19	—	1,966,591 49	8
4,459,774 81	3,679,495 00	4,171,402 19	718,448 50	568,432 38	9
122,090 88	12,070,750 88	6,882,811 13	2,592,622 79	—	10
198,410 15	6,952,324 04	1,502,124 15	1,300,855 75	—	11
445,217 81	442,750 05	—	58,977 74	204,385 59	12
753,918 73	705,155 53	1,193,389 45	1,380,151 89	607,001 16	13
249,315 28	632,663 48	595,023 66	95,738 18	193,088 21	14
91,465 36	32,415 16	325,366 11	18,634 92	78,787 57	15
93,658 75	50,519 40	454,563 58	—	62,616 99	16
3,507 72	—	—	192 22	1,388 62	17
—	10,984 55	57,397 29	—	—	18
30,092 28	113,388 41	151,309 19	32,555 86	28,962 52	19
1 00	32,953 98	1 00	1 00	1 00	20
29,421 70	22,856 51	49,806 74	6,678 97	6,335 47	21
\$48,282,591 86	\$106,311,340 25	\$161,206,885 14	\$33,325,227 72	\$25,652,452 15	22
\$35,604,101 98	\$69,733,491 05	\$114,634,992 97	\$21,905,622 33	\$22,582,900 53	23
—	273 53	—	—	—	24
7,457,456 44	23,970,734 25	29,661,782 61	7,598,996 60	—	25
—	—	—	—	—	26
—	—	—	—	—	27
40,943 00	237,390 50	691,787 00	—	231,273 50	28
—	—	—	—	—	29
—	—	—	—	—	30
35,566 69	530,369 79	366,964 50	215,699 96	38,213 46	31
623,116 90	913,067 43	3,302,732 62	209,033 61	168,469 38	32
70,859 26	277,813 02	295,490 89	31,178 92	72,240 89	33
—	454,895 60	754,190 08	67,898 87	—	34
63,355 42	22,705 29	90,837 03	10,202 74	24,529 59	35
2,109,736 00	5,028,000 00	7,300,000 00	2,183,994 80	1,387,200 00	36
4.89	5.35	5.03	7.40	6.08	37
2,277,456 17	5,142,599 79	4,108,107 44	1,102,599 89	1,147,624 80	38
5.28	5.47	2.83	3.74	5.03	39
\$48,282,591 86	\$106,311,340 25	\$161,206,885 14	\$33,325,227 72	\$25,652,452 15	40
13,868	37,137	57,617	11,466	10,560	41
3,057	3,814	5,880	1,314	1,093	42
2,183	4,158	5,072	1,618	1,135	43
14,742	36,793	58,425	11,162	10,518	44
4¾-5¼	4½-5	4½-5	4½-5	4¾	45
\$1,895,099 89	\$4,143,569 55	\$6,279,024 34	\$1,286,638 48	\$1,021,515 94	46
45,898	89,872	186,238	17,174	27,998	47
26,944	49,491	94,084	10,018	15,087	48
\$18,542,034 26	\$25,026,453 79	\$41,666,132 47	\$6,330,071 97	\$5,874,407 32	49
\$18,450,658 47	\$24,438,574 73	\$38,336,983 96	\$6,077,831 85	\$5,955,812 98	50
\$2,921 00	\$2,547 00	\$2,470 00	\$2,643 00	\$2,147 00	51
3,042	6,750	7,048	1,008	2,297	52
\$11,089 00	\$10,490 00	\$16,003 00	\$10,815 00	\$6,819 00	53
997	962	681	418	252	54
\$1,203 00	\$1,193 00	\$1,752 00	\$3,443 00	\$3,220 00	55
\$2,508,474 41	\$5,501,043 27	\$8,364,849 22	\$1,617,754 34	\$1,366,605 36	56
180,273 12	\$369,798 29	\$531,092 16	\$79,824 78	\$138,855 81	57
29,714 64	110,668 36	137,461 61	22,514 87	20,303 76	58
19,289 90	27,860 04	58,566 75	12,525 49	8,623 50	59
9,173 46	9,500 00	15,193 90	450 00	400 00	60
9,771 16	84,050 54	103,303 38	41,794 54	16,462 07	61
124,272 67	206,861 14	314,679 34	45,409 23	94,477 31	62
8 65	8 63	8 04	6 86	12 36	63

		NEWTON	
		NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$298,330 19	\$354,058 89
2	Due from banks . . . . .	1,149,030 92	316,487 02
3	U. S. Government obligations, direct and fully guaranteed . . . . .	11,646,089 66	11,550,095 06
4	State, county and municipal obligations . . . . .	328,533 68	—
5	Other bonds, notes and debentures . . . . .	25,169,099 08	6,380,434 58
6	Bank and fire insurance company stocks, etc. . . . .	8,994,178 77	2,146,369 31
7	Real estate loans (conventional) . . . . .	87,211,003 14	29,551,314 63
8	G.I. loans (in-state) . . . . .	13,722,668 87	808,016 12
9	F.H.A. loans (in-state) . . . . .	9,906,015 22	—
10	G.I. loans (out-of-state) . . . . .	10,684,276 17	—
11	F.H.A. loans (out-of-state) . . . . .	23,252,673 68	—
12	Personal loans . . . . .	1,555,578 86	250,215 91
13	Other loans . . . . .	5,014,101 85	1,277,961 59
14	Banking premises . . . . .	1,084,686 35	233,302 47
15	Furniture and fixtures . . . . .	572,950 94	76,126 92
16	Other real estate owned, etc. . . . .	26,738 76	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	346,115 46	57,107 97
19	Mutual Savings Central Fund, Inc. . . . .	128,267 10	26,143 05
20	Deposit Insurance Fund . . . . .	38,940 99	1 00
21	All other assets . . . . .	26,272 12	13,865 63
22	Total . . . . .	<b>\$201,155,551 81</b>	<b>\$53,041,500 15</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$112,585,088 54	\$31,844,675 51
24	Daily Interest Account deposits . . . . .	6,427,383 96	194,547 28
25	Special Notice Account deposits . . . . .	64,221,221 51	15,940,383 32
26	Systematic Savings Account deposits . . . . .	31,596 12	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	439,686 00	224,028 25
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	128 32	—
31	Unearned discount . . . . .	980,958 89	41,422 34
32	Due to mortgagors . . . . .	123,647 96	342,156 25
33	Mortgagors' payments not applied . . . . .	62,069 84	38,055 96
34	Net interim income . . . . .	2,448,289 52	96,877 25
35	All other liabilities . . . . .	296,477 25	9,605 88
36	Guaranty Fund . . . . .	6,826,364 24	2,142,000 00
37	Percentage to total deposits . . . . .	3.72	4.44
38	Other surplus accounts . . . . .	6,712,639 66	2,167,748 11
39	Percentage to total deposits . . . . .	3.65	4.50
40	Total . . . . .	<b>\$201,155,551 81</b>	<b>\$53,041,500 15</b>
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	62,554	18,081
42	Number of deposit accounts opened during period . . . . .	27,772	1,943
43	Number of deposit accounts closed during period . . . . .	13,974	2,688
44	Number of accounts October 31, 1968 . . . . .	76,352	17,336
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5½
46	Amount of all dividends paid during period . . . . .	\$7,886,177 01	\$2,660,880 12
47	Number of deposits made during period . . . . .	228,141	55,955
48	Number of withdrawals made during period . . . . .	108,359	28,685
49	Amount deposited during period . . . . .	\$76,610,683 81	\$15,240,694 20
50	Amount withdrawn during period . . . . .	\$71,685,692 23	\$15,895,958 86
51	Average amount in each account . . . . .	\$2,400 00	\$2,768 00
52	Number of real estate loans October 31 . . . . .	9,206	2,047
53	Average real estate loan . . . . .	\$15,726 00	\$14,831 00
54	Number of other loans October 31 . . . . .	3,736	726
55	Average other loan . . . . .	\$1,758 00	\$2,104 00
56	*Gross income received during period . . . . .	\$10,294,069 94	\$2,779,486 01
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$627,515 19	\$171,622 81
58	*Bank building occupancy . . . . .	178,539 18	45,696 50
59	Advertising . . . . .	67,506 84	14,246 97
60	Contributions, etc. . . . .	11,050 00	3,600 00
61	State tax . . . . .	100,082 42	37,722 99
62	Miscellaneous . . . . .	390,677 72	94,136 52
63	Total of above costs per \$1,000 of deposits . . . . .	7 50	7 65

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



NORTH ADAMS		NORTHAMPTON			NORTH ATTLE-BOROUGH	
NORTH ADAMS HOOSAC SAVINGS BANK		FLORENCE SAVINGS BANK	NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK	
\$262,663 15		\$106,812 53	\$133,547 74	\$301,343 49	\$196,141 07	1
323,799 59		271,950 10	58,210 79	276,205 79	1,191,026 33	2
695,145 17		1,789,369 60	2,915,956 05	9,085,346 57	6,960,539 78	3
—		122,355 35	—	—	—	4
4,992,965 95		3,364,503 02	2,888,044 53	2,530,546 45	6,936,736 88	5
2,184,863 35		546,295 69	841,855 91	703,913 97	2,049,412 30	6
26,902,631 04		11,520,702 44	10,624,729 60	16,483,273 98	27,716,105 55	7
2,251,662 66		1,264,417 88	684,587 55	2,757,349 41	3,869,857 79	8
1,156,738 97		656,572 74	260,735 39	2,092,894 25	7,086,763 99	9
3,322,823 39		944,798 87	3,281,472 85	307,651 86	1,411,647 06	10
2,632,809 48		1,963,069 73	2,059,078 61	2,444,864 68	2,712,344 52	11
1,376,123 75		258,249 76	142,862 68	277,401 63	690,260 91	12
967,871 00		429,821 62	377,099 12	917,170 85	1,024,005 84	13
224,529 65		74,780 01	106,514 72	67,903 25	225,551 59	14
86,501 46		32,786 61	13,004 26	69,248 47	133,373 56	15
77,411 29		—	40,901 36	6,077 84	231,948 85	16
351 97		—	—	150 75	—	17
70,467 05		—	—	12,134 39	—	18
52,163 97		17,512 76	19,944 92	50,704 93	57,096 06	19
1 00		3,533 66	1 00	8,486 68	28,487 70	20
76,481 48		19,919 74	40,430 41	110,205 32	224,906 16	21
\$47,658,005 37		\$23,387,452 11	\$24,488,977 49	\$38,502,874 56	\$62,746,205 94	22
\$29,976,209 65		\$12,567,352 95	\$13,224,266 58	\$28,278,479 96	\$43,263,743 36	23
761,557 71		—	—	—	414,960 27	24
11,460,550 61		7,827,927 43	8,568,341 77	5,224,757 57	11,790,655 38	25
69,151 32		—	—	—	7,158 96	26
5,500 00		—	—	—	174,000 00	27
12,880 50		125,560 50	110,294 50	133,727 50	344,564 25	28
—		—	—	—	—	29
—		—	—	—	—	30
457,549 10		156,844 51	108,973 92	217,759 90	123,694 62	31
399,440 67		222,181 00	234,042 69	935,135 20	1,003,043 95	32
185,557 18		456,576 92	243,452 33	321,335 32	464,760 95	33
219,188 66		55,636 25	441,269 62	121,455 02	6,114 99	34
150,276 73		26,072 17	13,787 84	19,265 45	260,765 84	35
2,104,900 00		835,100 00	975,000 00	2,055,600 00	2,614,150 00	36
4.98		4.07	4.45	6.11	4.67	37
1,855,243 24		1,114,200 38	569,548 24	1,195,358 64	2,278,593 37	38
4.39		5.43	2.60	3.55	4.07	39
\$47,658,005 37		\$23,387,452 11	\$24,488,977 49	\$38,502,874 56	\$62,746,205 94	40
16,862		7,833	10,212	13,692	19,766	41
2,081		1,128	1,149	3,853	2,422	42
2,192		1,029	1,142	2,176	2,188	43
16,751		7,932	10,219	15,369	20,000	44
4½-5		4½-5	4½-5	4½-5	4½-5	45
\$1,916,106 17		\$884,267 65	\$932,844 50	\$1,389,862 95	\$2,421,969 51	46
49,479		20,879	24,325	33,687	61,298	47
32,076		11,947	11,751	19,904	36,340	48
\$12,149,505 27		\$5,172,448 56	\$6,148,142 52	\$9,845,908 01	\$19,647,758 36	49
\$11,993,498 88		\$4,737,766 97	\$6,026,567 28	\$8,280,996 90	\$19,114,794 61	50
\$2,520 00		\$2,546 00	\$2,133 00	\$2,175 00	\$2,783 00	51
3,387		1,630	1,471	2,181	4,385	52
\$10,708 00		\$10,030 00	\$11,495 00	\$11,044 00	\$9,760 00	53
2,597		607	397	730	1,445	54
\$902 00		\$1,133 00	\$1,310 00	\$1,636 00	\$1,186 00	55
\$2,615,109 33		\$1,204,852 94	\$1,227,650 10	\$1,808,401 66	\$3,290,592 83	56
\$214,734 59		\$91,181 18	\$82,884 76	\$150,243 52	\$240,193 74	57
19,706 41		15,446 91	21,205 48	22,589 90	49,136 03	58
27,070 39		5,620 37	8,385 75	20,796 61	24,026 58	59
5,825 00		745 00	995 00	3,467 14	8,361 85	60
30,278 08		14,584 10	19,187 08	26,233 71	39,245 08	61
128,855 89		54,652 71	42,704 53	69,460 47	198,762 17	62
10 10		8 93	8 04	8 74	10 06	63



		NORTH-BRIDGE	NORTH BROOKFIELD
		WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$154,054 48	\$33,254 79
2	Due from banks . . . . .	1,108,487 15	68,616 69
3	U. S. Government obligations, direct and fully guaranteed . . . . .	1,401,187 27	1,466,259 08
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	3,334,604 52	408,174 85
6	Bank and fire insurance company stocks, etc. . . . .	995,638 92	282,640 89
7	Real estate loans (conventional) . . . . .	12,725,233 79	5,515,571 16
8	G.I. loans (in-state) . . . . .	934,040 50	93,136 07
9	F.H.A. loans (in-state) . . . . .	—	—
10	G.I. loans (out-of-state) . . . . .	437,488 59	—
11	F.H.A. loans (out-of-state) . . . . .	105,617 58	—
12	Personal loans . . . . .	17,395 37	—
13	Other loans . . . . .	404,333 47	173,319 82
14	Banking premises . . . . .	—	27,653 60
15	Furniture and fixtures . . . . .	17,342 02	1,305 30
16	Other real estate owned, etc. . . . .	16,127 87	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	16,994 96
19	Mutual Savings Central Fund, Inc. . . . .	23,987 21	6,235 07
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	33,034 69	258 99
22	Total . . . . .	\$21,708,574 43	\$8,093,422 27
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$16,856,507 54	\$5,436,878 19
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	2,126,052 13	1,625,591 69
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	136,299 00	—
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	80,990 96	—
32	Due to mortgagors . . . . .	80,799 89	24,097 52
33	Mortgagors' payments not applied . . . . .	614,301 36	21,255 35
34	Net interim income . . . . .	—	120,274 73
35	All other liabilities . . . . .	21,987 16	747 62
36	Guaranty Fund . . . . .	1,008,128 00	459,987 29
37	Percentage to total deposits . . . . .	5.27	6.51
38	Other surplus accounts . . . . .	783,508 39	404,589 88
39	Percentage to total deposits . . . . .	4.10	5.73
40	Total . . . . .	\$21,708,574 43	\$8,093,422 27
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	10,191	3,866
42	Number of deposit accounts opened during period . . . . .	1,187	399
43	Number of deposit accounts closed during period . . . . .	806	415
44	Number of accounts October 31, 1968 . . . . .	10,572	3,850
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5
46	Amount of all dividends paid during period . . . . .	\$825,748 99	\$304,569 14
47	Number of deposits made during period . . . . .	29,690	6,735
48	Number of withdrawals made during period . . . . .	14,299	4,040
49	Amount deposited during period . . . . .	\$4,739,226 09	\$1,649,261 23
50	Amount withdrawn during period . . . . .	\$4,796,191 37	\$1,540,466 99
51	Average amount in each account . . . . .	\$1,796 00	\$1,834 00
52	Number of real estate loans October 31 . . . . .	1,604	741
53	Average real estate loan . . . . .	\$8,854 00	\$7,569 00
54	Number of other loans October 31 . . . . .	240	123
55	Average other loan . . . . .	\$1,757 00	\$1,409 00
56	*Gross income received during period . . . . .	\$1,117,621 98	\$407,213 49
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$120,035 35	\$32,472 08
58	*Bank building occupancy . . . . .	22,821 37	6,289 35
59	Advertising . . . . .	11,183 42	3,578 62
60	Contributions, etc. . . . .	2,210 87	643 43
61	State tax . . . . .	12,286 08	5,076 97
62	Miscellaneous . . . . .	55,182 13	15,193 64
63	Total of above costs per \$1,000 of deposits . . . . .	11 79	8 96

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

NORWELL	ORANGE	PALMER	PEABODY	PITTSFIELD	
SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK	PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK	BERKSHIRE COUNTY SAVINGS BANK	
\$56,235 57	\$24,740 77	\$73,897 75	\$197,322 61	\$204,389 43	1
222,916 28	95,441 53	292,395 76	250,592 17	1,788,738 84	2
896,201 01	164,351 21	4,671,694 85	8,787,224 59	8,065,499 60	3
45,000 00	—	1,204,541 12	—	—	4
1,767,653 89	1,735,437 71	2,460,984 57	6,756,640 99	9,156,855 28	5
283,718 84	423,587 57	1,361,048 12	2,232,612 67	2,262,763 05	6
6,321,185 50	4,305,879 90	15,796,282 64	33,590,001 66	20,507,606 75	7
21,046 80	232,053 85	1,443,069 63	3,588,100 90	7,723,085 39	8
—	364,406 58	1,051,126 64	1,645,238 69	4,477,433 95	9
—	50,697 62	2,414,482 02	46,813 68	14,257,905 92	10
—	203,589 12	—	506,487 13	5,066,462 90	11
17,906 20	9,488 67	233,934 48	342,015 02	1,060,915 90	12
303,598 39	62,582 85	508,335 41	414,238 76	860,437 59	13
20,067 45	20,759 09	159,512 82	371,921 65	735,358 88	14
16,972 07	24,317 99	55,761 24	145,201 84	79,853 58	15
402 93	5,539 53	34,856 96	18,540 19	—	16
—	850 30	449 19	—	—	17
—	11,675 87	9,230 18	33,618 89	—	18
8,250 83	12,803 56	32,291 20	31,262 51	54,563 96	19
1 00	11,398 02	1 00	1 00	17,134 00	20
2,106 71	21,266 33	6,601 72	159,310 14	151,633 11	21
\$9,983,263 47	\$7,780,868 07	\$31,810,497 30	\$59,117,145 09	\$76,470,638 13	22
\$8,007,049 42	\$5,026,178 57	\$18,974,184 99	\$43,308,008 21	\$44,994,364 01	23
—	—	6,854 39	—	1,497,353 58	24
948,509 98	1,862,997 06	8,607,063 23	8,941,309 19	19,280,881 50	25
—	—	—	—	—	26
11,525 00	52,758 25	52,127 50	220,614 00	7,776 00	27
—	—	—	—	—	28
—	—	—	—	—	29
2,530 19	7,214 92	144,794 00	53,213 54	1,040,124 10	30
51,069 19	37,143 49	247,569 67	1,037,132 49	271,504 08	31
124,505 14	50,292 49	215,810 11	502,248 89	1,651,805 89	32
106,841 17	—	124,361 40	117,883 51	—	33
1,335 68	1,412 07	13,166 46	13,362 98	47,850 01	34
500,250 00	407,711 67	1,610,000 00	2,385,500 00	3,922,750 00	35
5.58	5.87	5.82	4.55	5.96	36
229,647 70	335,159 55	1,814,565 55	2,537,872 28	3,756,228 96	37
2.56	4.83	6.56	4.84	5.71	38
\$9,983,263 47	\$7,780,868 07	\$31,810,497 30	\$59,117,145 09	\$76,470,638 13	39
4,752	5,456	10,393	21,512	23,551	40
705	454	1,158	4,355	2,645	41
389	298	1,307	3,269	3,006	42
5,068	5,612	10,244	22,598	23,190	43
4½-5	4¾-5	4½-5	4.65-5.15	4¾-5¼	44
\$373,839 17	\$311,717 27	\$1,228,553 42	\$2,266,621 59	\$2,970,162 72	45
12,600	12,660	24,149	77,687	52,404	46
7,112	5,268	10,656	38,460	27,773	47
\$3,140,450 31	\$1,414,788 27	\$6,246,466 52	\$22,206,430 18	\$18,052,691 45	48
\$3,156,468 28	\$1,700,946 52	\$6,162,578 46	\$20,363,458 98	\$16,929,968 07	49
\$1,760 00	\$1,228 00	\$2,693 00	\$2,312 00	\$2,835 00	50
710	652	2,093	2,342	4,883	51
\$8,933 00	\$7,909 00	\$9,892 00	\$16,813 00	\$10,656 00	52
180	74	616	558	1,496	53
\$1,786 00	\$974 00	\$1,205 00	\$1,355 00	\$1,284 00	54
\$496,515 34	\$414,456 01	\$1,666,870 64	\$3,056,490 95	\$3,946,462 86	55
—	—	—	—	—	56
\$47,037 74	\$29,659 91	\$122,995 56	\$310,166 29	\$296,999 33	57
14,078 12	5,987 56	31,570 73	76,029 84	84,200 92	58
2,304 64	3,546 22	8,810 31	32,880 11	42,784 07	59
676 09	449 85	2,494 56	8,458 20	8,590 80	60
6,119 79	4,049 94	21,659 30	34,455 41	59,556 00	61
24,220 72	39,663 15	86,907 79	131,540 61	170,074 55	62
10 54	12 11	9 95	11 36	10 07	63



		PITTSFIELD	PLYMOUTH
		CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK
Assets			
1	Cash, checks and items . . . . .	\$584,809 29	\$40,914 08
2	Due from banks . . . . .	1,413,221 37	179,738 31
3	U. S. Government obligations, direct and fully guaranteed . . . . .	2,596,952 30	600,789 80
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	9,023,786 20	2,765,193 23
6	Bank and fire insurance company stocks, etc. . . . .	2,169,271 52	211,522 10
7	Real estate loans (conventional) . . . . .	25,091,192 13	8,965,413 25
8	G.I. loans (in-state) . . . . .	3,043,731 12	212,252 79
9	F.H.A. loans (in-state) . . . . .	1,135,378 30	—
10	G.I. loans (out-of-state) . . . . .	7,723,845 09	904,709 53
11	F.H.A. loans (out-of-state) . . . . .	15,722,369 23	615,662 10
12	Personal loans . . . . .	2,923,664 45	215,334 33
13	Other loans . . . . .	2,741,779 09	321,533 84
14	Banking premises . . . . .	697,545 17	102,374 19
15	Furniture and fixtures . . . . .	243,052 42	34,121 00
16	Other real estate owned, etc. . . . .	47,662 03	—
17	Taxes and insurance paid on mortgaged properties . . . . .	100 00	—
18	Mortgage acquisition costs . . . . .	64,865 39	—
19	Mutual Savings Central Fund, Inc. . . . .	52,701 61	14,602 28
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	118,475 73	5,665 16
22	Total . . . . .	\$75,394,403 44	\$15,189,826 99
Liabilities			
23	Ordinary deposits . . . . .	\$38,378,580 66	\$9,569,052 32
24	Daily Interest Account deposits . . . . .	487,358 39	—
25	Special Notice Account deposits . . . . .	27,123,908 70	3,959,032 37
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	247,099 58	36,121 00
29	Borrowed money . . . . .	1,150,000 00	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	946,238 25	95,216 42
32	Due to mortgagors . . . . .	433,957 98	365,031 38
33	Mortgagors' payments not applied . . . . .	559,481 64	60,734 18
34	Net interim income . . . . .	—	88,504 51
35	All other liabilities . . . . .	154,336 20	4,764 12
36	Guaranty Fund . . . . .	2,906,367 10	573,522 97
37	Percentage to total deposits . . . . .	4.39	4.23
38	Other surplus accounts . . . . .	3,007,074 94	437,847 72
39	Percentage to total deposits . . . . .	4.54	3.23
40	Total . . . . .	\$75,394,403 44	\$15,189,826 99
General Information			
41	Number of deposit accounts October 31, 1967 . . . . .	30,161	6,577
42	Number of deposit accounts opened during period . . . . .	4,880	831
43	Number of deposit accounts closed during period . . . . .	3,868	657
44	Number of accounts October 31, 1968 . . . . .	31,173	6,751
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5
46	Amount of all dividends paid during period . . . . .	\$2,981,110 67	\$573,343 08
47	Number of deposits made during period . . . . .	101,721	15,154
48	Number of withdrawals made during period . . . . .	56,177	9,708
49	Amount deposited during period . . . . .	\$17,696,778 06	\$4,519,498 80
50	Amount withdrawn during period . . . . .	\$17,224,920 37	\$3,212,074 02
51	Average amount in each account . . . . .	\$2,117 00	\$2,004 00
52	Number of real estate loans October 31 . . . . .	3,800	1,194
53	Average real estate loan . . . . .	\$13,862 00	\$8,960 00
54	Number of other loans October 31 . . . . .	4,753	402
55	Average other loan . . . . .	\$1,192 00	\$1,335 00
56	*Gross income received during period . . . . .	\$4,111,059 63	\$783,063 13
Classification of Expenses, Cost per \$1,000 of Deposits			
57	Salaries, fees, bonuses, etc. . . . .	\$333,138 73	\$64,659 75
58	*Bank building occupancy . . . . .	93,196 44	17,530 59
59	Advertising . . . . .	79,770 00	7,519 13
60	Contributions, etc. . . . .	11,400 00	3,686 72
61	State tax . . . . .	69,565 71	8,099 17
62	Miscellaneous . . . . .	307,504 08	34,058 78
63	Total of above costs per \$1,000 of deposits . . . . .	13 55	10 02

\*Includes 3% of amount invested in banking premises.  
†Ordinary - Special Notice deposits.



PLYMOUTH	PROVINCE-TOWN	QUINCY	RANDOLPH	READING	
PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK	QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK	READING SAVINGS BANK	
\$155,805 98	\$128,967 34	\$433,539 91	\$171,329 97	\$164,064 31	1
737,206 65	346,282 36	690,577 70	183,762 68	77,053 96	2
3,206,114 76	2,559,566 32	14,742,042 30	1,553,497 22	1,606,189 23	3
		414,032 10			4
863,385 14	780,466 24	12,684,883 24	3,469,152 74	1,947,639 94	5
842,455 34	709,147 32	1,663,888 21	588,967 06	359,591 68	6
18,825,745 00	8,399,197 35	58,193,768 95	17,401,376 06	11,261,602 11	7
1,718,672 55	—	941,155 20	297,834 03	1,685,089 10	8
983,759 26	—	3,090,328 15	—	1,539,505 68	9
208,665 14	326,250 82	302,037 38	—	193,822 35	10
1,177,124 70	634,265 23	303,070 20	143,348 81	311,302 60	11
517,756 89	166,643 63	456,786 45	387,639 33	208,041 63	12
1,062,623 49	287,914 24	2,234,768 47	560,167 09	538,711 99	13
257,993 24	204,960 38	465,978 00	190,611 38	146,999 41	14
107,731 64	55,499 64	120,881 09	34,741 20	21,568 98	15
967 43	12,857 75	12,847 21	26,670 10	—	16
—	—	242 78	114 55	12 50	17
—	—	—	—	—	18
24,634 86	9,457 02	88,239 04	17,936 58	13,579 12	19
7,019 55	1 00	1 00	1 00	6,417 32	20
8,382 32	2,588 32	10,169 04	4,594 12	28,565 68	21
\$30,706,043 94	\$14,624,064 96	\$96,849,236 42	\$25,031,743 92	\$20,109,757 59	22
\$19,199,661 67	\$13,032,166 52	\$69,282,840 01	\$23,079,102 98	\$16,059,101 59	23
8,753,459 65	—	16,647,559 67	—	2,245,592 37	24
—	—	—	—	—	25
—	—	—	—	—	26
141,808 50	74,369 50	78,628 00	106,206 50	81,288 00	27
—	—	—	—	—	28
—	—	—	—	—	29
92,327 62	50,601 10	107,953 70	41,132 66	36,643 75	30
404,610 06	49,950 03	1,426,181 87	305,165 23	108,800 00	31
133,867 18	65,328 53	366,500 40	71,002 75	66,072 38	32
68,732 28	57,528 28	304,785 68	108,443 55	157,270 21	33
12,085 59	15,112 10	31,688 25	20,076 12	23,169 54	34
1,222,800 00	514,943 71	4,187,100 00	920,173 89	672,500 00	35
4.35	3.93	4.87	3.97	3.66	36
676,691 39	764,065 19	4,415,998 84	380,440 24	659,319 75	37
2.41	5.83	5.13	1.64	3.59	38
\$30,706,043 94	\$14,624,064 96	\$96,849,236 42	\$25,031,743 92	\$20,109,757 59	39
					40
16,336	4,669	35,002	15,610	13,350	41
2,579	496	4,077	2,415	1,659	42
1,931	460	3,694	1,730	1,511	43
16,984	4,705	35,385	16,295	13,498	44
4½-5	5	4½-5½	4¾	4½-5	45
\$1,192,981 15	\$720,035 88	\$3,753,372 20	\$974,209 99	\$750,837 02	46
55,103	12,394	112,089	55,014	40,563	47
32,309	9,355	62,072	29,327	23,046	48
\$11,891,985 80	\$4,025,412 19	\$27,535,514 09	\$9,803,836 10	\$7,837,295 27	49
\$10,402,221 36	\$3,531,792 93	\$26,413,568 01	\$8,876,998 96	\$7,607,502 57	50
\$1,639 00	\$2,770 00	\$2,428 00	\$1,416 00	\$1,351 00	51
2,383	671	4,433	1,680	1,348	52
\$9,616 00	\$13,949 00	\$14,173 00	\$10,621 00	\$11,121 00	53
1,109	298	1,347	852	587	54
\$1,425 00	\$1,525 00	\$1,998 00	\$1,112 00	\$1,272 00	55
\$1,623,778 20	\$821,122 19	\$5,098,894 80	\$1,321,584 44	\$1,084,331 96	56
\$161,299 23	\$52,750 20	\$414,328 10	\$115,905 59	\$90,105 69	57
40,412 14	19,046 85	86,071 12	37,182 05	23,706 88	58
8,388 59	4,425 47	44,717 60	4,495 80	9,587 86	59
2,140 00	370 00	10,071 38	230 00	2,076 45	60
17,149 69	14,432 99	64,725 08	13,943 86	11,700 64	61
95,326 52	29,215 68	196,488 27	62,330 51	46,039 08	62
11 61	9 22	9 50	10 14	10 01	63

		ROCKLAND	ROCKPORT
		ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK
	<b>Assets</b>		
1	Cash, checks and items . . . . .	\$175,727 68	\$29,625 75
2	Due from banks . . . . .	131,103 01	29,295 13
3	U. S. Government obligations, direct and fully guaranteed . . . . .	—	410,678 81
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	4,590,112 78	661,950 82
6	Bank and fire insurance company stocks, etc. . . . .	608,599 18	195,633 68
7	Real estate loans (conventional) . . . . .	10,061,460 87	5,044,560 53
8	G.I. loans (in-state) . . . . .	1,415,245 28	80,700 44
9	F.H.A. loans (in-state) . . . . .	777,641 17	—
10	G.I. loans (out-of-state) . . . . .	504,055 77	—
11	F.H.A. loans (out-of-state) . . . . .	807,882 37	—
12	Personal loans . . . . .	83,750 96	77,526 10
13	Other loans . . . . .	224,900 25	316,344 75
14	Banking premises . . . . .	143,838 84	26,976 74
15	Furniture and fixtures . . . . .	30,443 10	8,992 98
16	Other real estate owned, etc. . . . .	37,831 99	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	24,095 03	5,420 71
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	5,504 67	3,625 11
22	<b>Total</b> . . . . .	<b>\$19,622,193 95</b>	<b>\$6,891,332 55</b>
	<b>Liabilities</b>		
23	Ordinary deposits . . . . .	\$12,208,267 70	\$5,647,983 52
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	5,282,900 67	516,131 10
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	39,433 00	29,503 75
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	17,266 37	6,968 35
32	Due to mortgagors . . . . .	381,474 08	117,439 42
33	Mortgagors' payments not applied . . . . .	116,618 36	69,821 30
34	Net interim income . . . . .	67,136 19	25,097 20
35	All other liabilities . . . . .	19,904 37	11,421 52
36	Guaranty Fund . . . . .	871,154 00	226,856 00
37	Percentage to total deposits . . . . .	4.97	3.66
38	Other surplus accounts . . . . .	618,039 21	240,110 39
39	Percentage to total deposits . . . . .	3.52	3.87
40	<b>Total</b> . . . . .	<b>\$19,622,193 95</b>	<b>\$6,891,332 55</b>
	<b>General Information</b>		
41	Number of deposit accounts October 31, 1967 . . . . .	11,216	3,028
42	Number of deposit accounts opened during period . . . . .	1,474	361
43	Number of deposit accounts closed during period . . . . .	1,347	309
44	Number of accounts October 31, 1968 . . . . .	11,343	3,080
45	†Last rates of dividends, including extras, paid for year . . . . .	4¾-5¼	4½-5
46	Amount of all dividends paid during period . . . . .	\$771,825 40	\$248,942 20
47	Number of deposits made during period . . . . .	15,378	9,012
48	Number of withdrawals made during period . . . . .	9,814	5,759
49	Amount deposited during period . . . . .	\$5,931,471 48	\$2,662,580 47
50	Amount withdrawn during period . . . . .	\$5,449,780 70	\$2,456,062 95
51	Average amount in each account . . . . .	\$1,542 00	\$1,991 00
52	Number of real estate loans October 31 . . . . .	1,362	526
53	Average real estate loan . . . . .	\$9,961 00	\$9,744 00
54	Number of other loans October 31 . . . . .	254	245
55	Average other loan . . . . .	\$1,215 00	\$1,608 00
56	*Gross income received during period . . . . .	\$1,026,871 00	\$358,646 10
	<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>		
57	Salaries, fees, bonuses, etc. . . . .	\$102,439 41	\$37,962 64
58	*Bank building occupancy . . . . .	14,707 13	7,301 20
59	Advertising . . . . .	6,262 06	4,224 28
60	Contributions, etc. . . . .	469 00	492 98
61	State tax . . . . .	12,600 47	3,764 94
62	Miscellaneous . . . . .	57,293 59	18,024 43
63	Total of above costs per \$1,000 of deposits . . . . .	11 08	11 64

\*Includes 3% of amount invested in banking premises.  
†Ordinary - Special Notice deposits.

SALEM		SHELBURNE	SOMERVILLE		
SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK	SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK	SOMERVILLE SAVINGS BANK	
\$359,919 08	\$668,579 50	\$29,418 85	\$122,341 56	\$123,907 05	1
598,832 52	374,591 58	46,512 81	263,819 27	450,362 91	2
14,059,504 30	9,664,433 29	309,017 81	774,881 48	3,084,315 38	3
—	—	50,824 77	—	—	4
10,406,209 77	18,256,099 05	978,564 27	1,953,556 50	6,361,702 64	5
5,011,677 09	7,027,250 27	343,365 14	912,156 16	1,948,495 49	6
54,361,621 41	67,823,221 41	4,777,325 91	11,687,307 36	10,627,787 19	7
3,204,611 56	19,355,902 61	272,781 14	2,007,037 17	1,932,282 93	8
2,229,941 67	15,557,737 81	49,650 94	38,143 02	1,364,138 08	9
—	4,494,694 89	216,280 37	—	1,116,044 79	10
—	2,769,623 71	1,040,602 15	—	5,147,998 49	11
1,629,993 10	1,205,597 11	64,150 39	64,359 39	24,065 53	12
1,472,781 02	1,864,910 61	264,660 72	230,890 49	224,701 19	13
204,206 07	213,751 16	57,981 03	78,974 18	333,480 55	14
132,099 39	198,734 93	15,851 83	31,031 31	95,765 23	15
—	63,319 27	8,573 02	—	—	16
—	—	—	62 00	—	17
58,195 92	318,427 65	—	27,919 43	662 25	18
100,671 89	105,082 27	9,985 73	11,314 95	44,813 20	19
1 00	35,073 91	1 00	1 00	33,473 25	20
101,016 02	184,343 66	4,654 92	4,679 68	25,493 56	21
\$93,931,281 81	\$150,181,374 69	\$8,540,202 80	\$18,208,474 95	\$32,939,489 71	22
\$80,745,601 90	\$86,699,868 62	\$5,678,702 00	\$13,209,568 29	\$23,042,411 87	23
—	583,045 94	—	—	101,419 76	24
—	47,527,593 99	2,036,518 28	2,985,953 43	5,783,845 38	25
—	—	—	—	—	26
—	—	—	—	—	27
219,672 00	536,523 00	37,428 50	175,710 00	269,158 00	28
—	—	—	—	—	29
—	—	—	—	—	30
230,515 40	340,539 61	56,219 61	23,621 01	127,672 56	31
1,328,743 24	2,299,334 00	90,472 34	8,869 19	236,142 82	32
545,870 74	494,185 31	59,634 34	168,942 26	162,394 19	33
186,590 34	—	22,381 65	53,760 33	211,780 46	34
73,805 38	329,864 78	573 10	9,104 16	11,267 74	35
4,618,500 00	5,820,534 06	347,220 00	682,272 09	1,830,000 00	36
5.70	4.30	4.48	4.17	6.27	37
5,981,982 81	5,549,885 38	211,052 98	890,674 19	1,163,396 93	38
7.39	4.10	2.72	5.44	3.98	39
\$93,931,281 81	\$150,181,374 69	\$8,540,202 80	\$18,208,474 95	\$32,939,489 71	40
24,387	46,592	4,854	8,738	12,817	41
3,061	6,555	441	967	1,762	42
2,609	6,444	334	1,187	4,996	43
24,839	46,703	4,961	8,518	9,583	44
5	4.80-5.15	4½-5	4½-5½	4¾-5¼	45
\$3,756,811 15	\$6,071,925 23	\$320,255 46	\$701,792 45	\$1,594,438 86	46
70,942	165,512	12,569	23,164	21,060	47
37,395	73,849	6,380	12,773	11,842	48
\$19,777,166 92	\$44,144,444 06	\$2,091,800 98	\$4,420,536 27	\$7,036,999 50	49
\$18,102,030 79	\$41,668,330 83	\$1,859,190 74	\$4,303,339 26	\$7,323,394 88	50
\$3,243 00	\$2,887 00	\$1,555 00	\$1,901 00	\$2,972 00	51
4,507	7,445	874	1,087	1,277	52
\$13,267 00	\$14,775 00	\$7,273 00	\$12,633 00	\$15,809 00	53
2,457	1,976	286	252	160	54
\$1,263 00	\$1,553 00	\$1,150 00	\$1,172 00	\$1,550 00	55
\$4,654,006 48	\$7,708,061 74	\$451,186 24	\$1,029,093 56	\$1,787,395 12	56
\$289,110 50	\$471,119 38	\$43,112 58	\$108,060 60	\$142,937 48	57
54,412 79	98,490 54	14,974 49	25,809 83	59,373 67	58
31,605 98	65,439 76	2,161 60	5,094 64	14,737 58	59
6,985 00	7,900 00	969 96	536 00	4,742 68	60
63,365 32	89,480 58	5,570 39	9,524 87	26,820 66	61
187,948 23	304,866 79	20,183 42	51,780 31	67,702 25	62
7 84	7 69	11 27	12 39	10 93	63



		SOUTH-BRIDGE	SPENCER
		SOUTHBRIDGE SAVINGS BANK	SPENCER SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$156,539 70	\$33,803 65
2	Due from banks . . . . .	163,399 50	476,516 98
3	U. S. Government obligations, direct and fully guaranteed . . . . .	3,823,062 62	1,379,935 61
4	State, county and municipal obligations . . . . .	25,000 00	55,157 48
5	Other bonds, notes and debentures . . . . .	2,496,932 93	1,497,263 34
6	Bank and fire insurance company stocks, etc. . . . .	697,499 27	762,807 48
7	Real estate loans (conventional) . . . . .	18,277,512 97	8,893,008 85
8	G.I. loans (in-state) . . . . .	1,111,362 02	—
9	F.H.A. loans (in-state) . . . . .	—	362,147 84
10	G.I. loans (out-of-state) . . . . .	2,058,230 60	—
11	F.H.A. loans (out-of-state) . . . . .	1,082,982 56	—
12	Personal loans . . . . .	203,104 26	—
13	Other loans . . . . .	488,612 70	332,620 02
14	Banking premises . . . . .	144,866 16	44,001 43
15	Furniture and fixtures . . . . .	13,550 02	2,849 20
16	Other real estate owned, etc. . . . .	15,882 27	—
17	Taxes and insurance paid on mortgaged properties . . . . .	360 00	1,458 32
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	31,730 79	9,376 40
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	3,303 35	3,266 94
22	Total . . . . .	\$30,793,932 72	\$13,854,214 54
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$27,503,224 91	\$12,310,159 19
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	—	—
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	73,816 75	213 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	66,879 75	24,876 74
32	Due to mortgagors . . . . .	169,768 65	174,969 00
33	Mortgagors' payments not applied . . . . .	76,768 14	127,660 94
34	Net interim income . . . . .	—	—
35	All other liabilities . . . . .	554 24	3,364 74
36	Guaranty Fund . . . . .	1,430,900 00	746,846 12
37	Percentage to total deposits . . . . .	5.19	6.07
38	Other surplus accounts . . . . .	1,472,020 28	466,124 81
39	Percentage to total deposits . . . . .	5.34	3.79
40	Total . . . . .	\$30,793,932 72	\$13,854,214 54
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	9,996	6,276
42	Number of deposit accounts opened during period . . . . .	1,020	600
43	Number of deposit accounts closed during period . . . . .	1,079	535
44	Number of accounts October 31, 1968 . . . . .	9,937	6,341
45	†Last rates of dividends, including extras, paid for year . . . . .	4¾	5
46	Amount of all dividends paid during period . . . . .	\$1,209,683 78	\$552,723 37
47	Number of deposits made during period . . . . .	27,907	13,221
48	Number of withdrawals made during period . . . . .	17,465	7,588
49	Amount deposited during period . . . . .	\$6,291,851 19	\$2,957,522 24
50	Amount withdrawn during period . . . . .	\$6,735,792 48	\$2,604,846 92
51	Average amount in each account . . . . .	\$2,764 00	\$1,935 00
52	Number of real estate loans October 31 . . . . .	2,081	1,304
53	Average real estate loan . . . . .	\$10,827 00	\$7,098 00
54	Number of other loans October 31 . . . . .	491	200
55	Average other loan . . . . .	\$1,409 00	\$1,663 00
56	*Gross income received during period . . . . .	\$1,600,746 96	\$695,345 95
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$101,468 61	\$47,807 82
58	*Bank building occupancy . . . . .	23,726 99	6,801 74
59	Advertising . . . . .	9,061 55	7,387 94
60	Contributions, etc. . . . .	2,125 00	100 00
61	State tax . . . . .	21,052 59	7,491 21
62	Miscellaneous . . . . .	50,107 01	30,214 48
63	Total of above costs per \$1,000 of deposits . . . . .	7 55	8 11

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

SPRINGFIELD			STONEHAM	TAUNTON	
HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK	SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	BRISTOL COUNTY SAVINGS BANK	
\$116,252 55	\$248,788 51	\$1,491,318 94	\$247,379 80	\$287,007 32	1
453,403 71	814,081 64	457,368 58	10,199 77	125,377 07	2
4,817,711 97	8,629,031 63	23,815,048 56	2,229,530 55	6,851,267 25	3
—	—	—	—	—	4
3,797,092 33	9,495,098 94	30,136,434 18	2,911,666 25	3,412,952 72	5
1,987,411 58	2,701,101 62	18,107,408 58	1,391,769 26	1,654,573 58	6
16,593,356 60	42,462,909 21	65,204,169 21	16,556,564 97	17,363,665 94	7
3,091,325 28	8,664,414 13	26,805,837 29	1,553,083 76	3,486,305 57	8
1,996,128 83	6,681,265 99	29,094,540 56	1,382,868 50	2,862,809 54	9
5,226,159 38	12,186,459 81	39,890,601 07	—	101,417 03	10
6,852,058 76	9,642,723 17	48,025,779 25	—	747,339 88	11
650,794 72	657,514 11	3,857,885 17	103,943 80	290,784 26	12
1,250,523 91	1,588,501 77	5,881,296 76	877,923 93	641,456 28	13
359,949 46	447,240 43	2,176,276 18	200,433 74	534,100 73	14
37,900 97	91,694 42	847,074 19	67,215 07	92,196 53	15
2,643 98	7,762 51	90,509 10	—	—	16
—	403 88	—	83 00	2,854 31	17
—	—	13,272 57	—	—	18
47,367 31	105,448 62	262,518 08	15,629 62	40,219 03	19
13,720 64	32,922 86	86,515 85	1 00	1 00	20
148,445 17	31,663 12	529,998 65	41,571 70	10,956 57	21
\$47,442,247 15	\$104,489,026 37	\$296,773,852 77	\$27,589,864 72	\$38,505,284 61	22
\$25,971,727 68	\$63,903,745 04	\$158,471,642 16	\$16,085,628 83	\$27,764,885 97	23
417,879 13	950,196 71	5,021,373 17	—	—	24
16,741,639 38	27,766,615 08	90,764,222 02	8,479,242 37	7,098,204 06	25
—	18,301 54	—	—	—	26
—	—	—	—	—	27
17,673 50	26,688 00	2,190,328 00	62,764 00	309,235 50	28
—	—	—	—	—	29
—	—	—	—	131,601 71	30
471,460 58	483,589 59	3,002,186 89	39,001 29	54,848 92	31
42,931 25	363,641 42	1,815,962 20	502,660 62	400,492 46	32
200,199 13	216,297 09	5,306,863 16	97,268 08	21,100 25	33
—	1,268,125 81	4,461,435 68	2,207 01	—	34
30,969 64	2,670,394 24	505,853 47	28,909 74	120,374 73	35
2,153,000 00	4,387,000 00	11,960,511 00	1,113,191 41	1,641,100 00	36
4.99	4.73	4.66	4.52	4.67	37
1,394,766 86	2,434,431 85	13,273,475 02	1,178,991 37	963,441 01	38
3.23	2.62	5.18	4.79	2.74	39
\$47,442,247 15	\$104,489,026 37	\$296,773,852 77	\$27,589,864 72	\$38,505,284 61	40
10,789	33,989	110,461	10,485	15,782	41
1,388	3,133	22,954	1,302	2,020	42
1,386	3,927	14,889	1,112	1,748	43
10,791	33,195	118,526	10,675	16,054	44
4½-5	4½-5	4½-5	4½-5	4½-5	45
\$1,938,422 51	\$4,113,907 37	\$10,950,370 46	\$1,077,216 18	\$1,504,411 61	46
18,979	92,296	546,813	31,206	42,425	47
9,958	47,125	196,172	18,049	21,550	48
\$11,197,894 05	\$21,598,383 74	\$81,861,237 60	\$8,504,248 46	\$11,544,915 73	49
\$10,415,750 67	\$21,962,466 71	\$72,144,454 83	\$7,523,784 06	\$10,464,699 46	50
\$3,997 00	\$2,791 00	\$2,140 00	\$2,301 00	\$2,172 00	51
3,199	7,230	18,232	1,662	2,598	52
\$10,553 00	\$11,015 00	\$11,465 00	\$11,728 00	\$9,454 00	53
1,457	1,589	7,986	699	808	54
\$1,305 00	\$1,413 00	\$1,219 00	\$1,405 00	\$1,154 00	55
\$2,424,580 70	\$5,410,866 60	\$14,739,947 79	\$1,408,036 07	\$2,011,571 63	56
\$155,204 81	\$384,622 29	\$902,568 88	\$103,171 12	\$157,913 68	57
37,842 27	81,443 10	252,719 50	31,403 61	54,069 49	58
14,683 32	53,787 39	124,820 60	6,203 55	16,710 94	59
9,115 00	24,514 13	36,742 00	11,417 84	5,804 01	60
35,166 00	78,096 08	239,510 01	15,888 74	25,093 35	61
85,821 84	193,364 33	560,448 91	47,529 23	95,919 67	62
7 83	8 80	8 31	8 78	10 20	63



		TAUNTON	UXBRIDGE
		TAUNTON SAVINGS BANK	UXBRIDGE SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$129,728 03	\$77,534 76
2	Due from banks . . . . .	232,338 19	203,480 01
3	U. S. Government obligations, direct and fully guaranteed . . . . .	4,767,807 29	1,029,183 91
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	2,076,871 93	3,376,098 87
6	Bank and fire insurance company stocks, etc. . . . .	241,574 91	1,134,261 04
7	Real estate loans (conventional) . . . . .	17,167,531 42	10,068,128 11
8	G.I. loans (in-state) . . . . .	1,353,701 24	501,983 23
9	F.H.A. loans (in-state) . . . . .	264,496 03	—
10	G.I. loans (out-of-state) . . . . .	—	63,692 35
11	F.H.A. loans (out-of-state) . . . . .	459,462 49	1,324,342 84
12	Personal loans . . . . .	106,480 96	22,370 55
13	Other loans . . . . .	624,619 29	301,202 84
14	Banking premises . . . . .	109,154 56	62,649 55
15	Furniture and fixtures . . . . .	44,125 78	27,205 00
16	Other real estate owned, etc. . . . .	40,669 14	4,692 57
17	Taxes and insurance paid on mortgaged properties . . . . .	4,900 59	—
18	Mortgage acquisition costs . . . . .	189 56	9,705 79
19	Mutual Savings Central Fund, Inc. . . . .	37,495 01	21,229 35
20	Deposit Insurance Fund . . . . .	21,096 48	1 00
21	All other assets . . . . .	2,586 52	45,238 97
22	<b>Total</b> . . . . .	<b>\$27,684,829 42</b>	<b>\$18,273,000 74</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$20,008,023 37	\$12,173,097 75
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	4,894,382 41	3,974,351 83
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	198,741 50	55,482 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	73,110 49	65,129 53
32	Due to mortgagors . . . . .	438,191 97	126,477 58
33	Mortgagors' payments not applied . . . . .	—	65,246 66
34	Net interim income . . . . .	390,458 00	104,813 04
35	All other liabilities . . . . .	9,800 42	3,546 91
36	Guaranty Fund . . . . .	1,283,395 16	1,050,000 00
37	Percentage to total deposits . . . . .	5.11	6.48
38	Other surplus accounts . . . . .	388,726 10	654,855 44
39	Percentage to total deposits . . . . .	1.55	4.04
40	<b>Total</b> . . . . .	<b>\$27,684,829 42</b>	<b>\$18,273,000 74</b>
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	13,539	7,390
42	Number of deposit accounts opened during period . . . . .	1,555	660
43	Number of deposit accounts closed during period . . . . .	1,570	620
44	Number of accounts October 31, 1968 . . . . .	13,524	7,430
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5½
46	Amount of all dividends paid during period . . . . .	\$1,032,318 03	\$889,513 54
47	Number of deposits made during period . . . . .	30,236	17,692
48	Number of withdrawals made during period . . . . .	15,787	8,800
49	Amount deposited during period . . . . .	\$7,272,054 25	\$3,297,191 28
50	Amount withdrawn during period . . . . .	\$7,005,993 59	\$3,186,771 41
51	Average amount in each account . . . . .	\$1,834 00	\$2,173 00
52	Number of real estate loans October 31 . . . . .	1,848	1,566
53	Average real estate loan . . . . .	\$10,414 00	\$7,636 00
54	Number of other loans October 31 . . . . .	478	283
55	Average other loan . . . . .	\$1,530 00	\$1,143 00
56	*Gross income received during period . . . . .	\$1,427,160 34	\$945,493 35
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$144,962 02	\$84,674 38
58	*Bank building occupancy . . . . .	18,650 94	19,208 25
59	Advertising . . . . .	12,472 61	3,962 05
60	Contributions, etc. . . . .	3,181 77	1,491 98
61	State tax . . . . .	15,790 96	11,960 41
62	Miscellaneous . . . . .	73,941 39	44,268 71
63	Total of above costs per \$1,000 of deposits . . . . .	10 80	10 25

\*Includes 3% of amount invested in banking premises.  
†Ordinary - Special Notice deposits.



WAKEFIELD	WALTHAM	WARE	WAREHAM	WARREN	
WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK	WARE SAVINGS BANK	WAREHAM SAVINGS BANK	WARREN SAVINGS BANK	
\$80,109 40	\$355,632 54	\$35,954 05	\$239,194 76	\$81,015 28	1
431,376 38	454,910 04	5,651 15	690,774 56	316,576 24	2
6,077,791 72	8,346,548 42	4,415,154 76	3,488,816 13	1,076,122 48	3
—	24,999 86	—	—	—	4
2,845,233 23	10,110,688 19	7,576,171 45	9,131,062 70	938,766 08	5
2,265,584 37	1,607,920 58	3,781,114 18	1,230,183 93	270,893 14	6
24,020,120 64	38,301,343 40	44,771,982 08	31,963,906 13	3,813,002 76	7
2,453,554 42	1,997,732 99	1,868,632 44	2,989,968 21	92,992 00	8
1,607,056 55	1,708,173 28	1,956,961 87	—	—	9
1,432,293 87	1,241,213 95	992,618 46	1,671,697 86	—	10
984,025 41	2,606,378 37	2,033,205 58	1,343,081 60	—	11
—	487,509 66	17,100 00	258,570 06	37,792 08	12
507,201 78	764,272 41	535,856 62	1,436,800 03	192,749 46	13
139,211 44	212,214 77	211,586 80	441,016 17	43,238 16	14
20,884 90	107,484 09	72,623 64	155,533 67	8,752 56	15
16,387 35	64,211 17	46,885 85	3,686 15	—	16
313 50	—	460 00	1,858 14	—	17
44,891 28	40,556 13	262,521 25	294 92	2,086 45	18
31,277 22	54,769 81	58,299 43	28,551 92	7,332 94	19
10,004 62	1 00	1 00	1 00	1 00	20
15,094 43	6,804 46	115,567 35	20,546 45	4,133 26	21
\$42,982,412 51	\$68,493,365 12	\$68,758,347 96	\$55,095,544 39	\$6,885,453 89	22
\$26,733,262 07	\$47,276,319 07	\$25,534,710 10	\$33,441,900 84	\$3,925,695 88	23
—	570,629 87	—	—	—	24
11,433,185 50	14,487,397 80	32,531,825 61	15,842,579 08	1,998,171 27	25
—	—	—	23,058 93	—	26
—	—	—	—	—	27
117,367 00	108,384 00	68,096 00	44,260 50	62,269 25	28
—	—	—	—	—	29
—	—	—	—	—	30
106,064 90	184,990 07	101,764 94	178,410 50	2,208 34	31
508,766 85	397,265 28	863,326 86	968,991 77	8,237 39	32
131,032 62	110,111 59	2,658,238 05	134,269 58	223,864 94	33
—	202,860 53	326,546 94	232,906 78	21,933 51	34
17,039 54	53,197 59	5,390 21	68,245 68	13,354 32	35
1,846,000 00	2,929,200 00	2,793,200 00	2,122,800 00	344,100 00	36
4.82	4.69	4.80	4.30	5.74	37
2,089,694 03	2,173,009 32	3,875,249 25	2,038,120 73	285,618 99	38
5.46	3.48	6.67	4.13	4.77	39
\$42,982,412 51	\$68,493,365 12	\$68,758,347 96	\$55,095,544 39	\$6,885,453 89	40
15,569	24,765	14,156	17,604	3,062	41
1,870	2,506	1,838	2,511	362	42
1,684	3,232	1,604	1,879	315	43
15,755	24,039	14,390	18,236	3,109	44
4½-5	4½-5½	4¾-5¼	4¾-5¼	4½-5	45
\$1,687,899 24	\$2,775,487 59	\$2,725,825 51	\$2,207,837 97	\$269,308 32	46
49,754	72,488	30,120	40,291	10,466	47
29,566	36,072	12,246	26,515	5,251	48
\$13,168,144 28	\$18,764,103 83	\$10,769,935 46	\$16,457,260 95	\$1,503,292 21	49
\$12,702,610 89	\$18,710,253 13	\$10,327,501 90	\$15,243,495 45	\$1,651,142 68	50
\$2,422 00	\$2,571 00	\$4,029 00	\$2,704 00	\$1,905 00	51
2,270	3,203	4,002	4,031	526	52
\$13,434 00	\$14,316 00	\$12,899 00	\$9,419 00	\$7,426 00	53
309	1,131	355	449	207	54
\$1,641 00	\$1,107 00	\$1,557 00	\$3,776 00	\$1,114 00	55
\$2,205,037 51	\$3,691,836 56	\$3,644,583 96	\$2,945,189 70	\$350,325 24	56
\$114,906 70	\$233,369 19	\$210,984 86	\$208,319 96	\$37,432 98	57
33,110 21	56,873 99	36,529 31	40,390 75	7,257 41	58
5,061 96	11,644 01	27,939 79	21,853 01	4,075 50	59
3,671 11	7,541 46	1,210 00	1,018 71	70 00	60
27,536 60	47,145 56	41,616 91	34,201 96	4,653 12	61
70,078 12	191,864 39	103,762 02	180,858 67	18,050 38	62
6 66	8 80	7 27	9 86	12 09	63

		WATERTOWN	WEBSTER
		WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items . . . . .	\$85,265 27	\$152,697 61
2	Due from banks . . . . .	58,566 72	56,233 07
3	U. S. Government obligations, direct and fully guaranteed .	6,992,128 82	2,091,286 15
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	186,767 50	6,302,330 48
6	Bank and fire insurance company stocks, etc. . . . .	1,956,179 00	1,815,404 38
7	Real estate loans (conventional) . . . . .	27,712,431 70	14,508,643 26
8	G.I. loans (in-state) . . . . .	2,808,280 11	2,971,866 46
9	F.H.A. loans (in-state) . . . . .	2,791,529 22	2,925,843 51
10	G.I. loans (out-of-state) . . . . .	936,397 95	1,548,432 36
11	F.H.A. loans (out-of-state) . . . . .	1,125,244 17	1,083,207 33
12	Personal loans . . . . .	413,025 67	294,159 73
13	Other loans . . . . .	584,721 16	551,456 70
14	Banking premises . . . . .	118,642 20	304,980 29
15	Furniture and fixtures . . . . .	45,836 93	32,701 01
16	Other real estate owned, etc. . . . .	15,010 59	31,298 91
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	103,532 14	—
19	Mutual Savings Central Fund, Inc. . . . .	26,315 50	30,666 30
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	33,370 04	13,467 08
22	Total . . . . .	\$45,993,245 69	\$34,714,675 63
Liabilities			
23	Ordinary deposits . . . . .	\$33,334,169 81	\$30,868,857 70
24	Daily Interest Account deposits . . . . .	794,018 47	—
25	Special Notice Account deposits . . . . .	7,356,856 70	—
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	145,410 00	11,270 50
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	110,994 67	109,038 26
32	Due to mortgagors . . . . .	524,730 00	273,325 95
33	Mortgagors' payments not applied . . . . .	19,926 18	150,230 27
34	Net interim income . . . . .	125,972 38	—
35	All other liabilities . . . . .	35,056 94	22,061 66
36	Guaranty Fund . . . . .	1,594,000 00	1,452,997 12
37	Percentage to total deposits . . . . .	3.83	4.71
38	Other surplus accounts . . . . .	1,952,110 54	1,826,894 17
39	Percentage to total deposits . . . . .	4.69	5.92
40	Total . . . . .	\$45,993,245 69	\$34,714,675 63
General Information			
41	Number of deposit accounts October 31, 1967 . . . . .	16,338	13,057
42	Number of deposit accounts opened during period . . . . .	3,693	1,276
43	Number of deposit accounts closed during period . . . . .	2,138	1,099
44	Number of accounts October 31, 1968 . . . . .	17,893	13,234
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4¾
46	Amount of all dividends paid during period . . . . .	\$1,761,042 32	\$1,373,800 16
47	Number of deposits made during period . . . . .	68,315	36,969
48	Number of withdrawals made during period . . . . .	31,723	16,613
49	Amount deposited during period . . . . .	\$16,335,360 30	\$6,344,717 74
50	Amount withdrawn during period . . . . .	\$15,185,842 65	\$6,504,048 15
51	Average amount in each account . . . . .	\$2,316 00	\$2,333 00
52	Number of real estate loans October 31 . . . . .	2,476	2,407
53	Average real estate loan . . . . .	\$14,287 00	\$9,571 00
54	Number of other loans October 31 . . . . .	700	568
55	Average other loan . . . . .	\$1,425 00	\$1,489 00
56	*Gross income received during period . . . . .	\$2,415,088 08	\$1,795,578 82
Classification of Expenses, Cost per \$1,000 of Deposits			
57	Salaries, fees, bonuses, etc. . . . .	\$200,012 07	\$113,047 34
58	*Bank building occupancy . . . . .	34,739 87	34,606 65
59	Advertising . . . . .	21,856 86	9,287 95
60	Contributions, etc. . . . .	925 00	4,799 06
61	State tax . . . . .	20,419 02	23,876 56
62	Miscellaneous . . . . .	116,288 23	74,669 72
63	Total of above costs per \$1,000 of deposits . . . . .	9 50	8 43

\*Includes 3% of amount invested in banking premises.  
†Ordinary - Special Notice deposits.



WELLFLEET	WEST-BOROUGH	WESTFIELD		WEYMOUTH	
WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK	WESTFIELD SAVINGS BANK	WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK	
\$42,741 52	\$76,764 74	\$351,131 94	\$241,646 21	\$36,977 63	1
77,752 90	119,852 47	200,944 71	193,534 31	353,586 70	2
708,593 25	2,647,329 13	4,428,716 10	1,173,996 74	1,754,960 03	3
5,010 28	—	—	—	—	4
565,398 51	1,500,774 33	1,833,294 89	4,509,177 76	833,572 01	5
111,604 15	570,794 12	2,548,439 94	2,346,479 05	213,164 85	6
5,100,139 00	11,211,240 14	38,285,053 95	21,201,158 82	7,572,655 20	7
999 75	981,330 68	2,304,101 62	3,010,545 19	1,472,755 66	8
—	1,372,838 97	1,217,402 69	1,925,713 66	342,846 57	9
46,406 42	—	1,035,753 06	1,421,782 59	—	10
450,733 58	—	199,315 03	2,309,891 29	—	11
140,305 64	56,361 40	391,523 98	464,249 26	28,697 96	12
456,794 84	368,856 11	1,523,181 26	1,007,468 47	160,264 34	13
25,000 00	53,917 35	910,037 55	484,836 34	123,707 24	14
32,265 28	19,101 29	212,610 65	132,724 60	22,830 59	15
—	5,776 99	—	326 70	—	16
—	—	659 70	2,413 65	—	17
—	—	—	—	6,616 98	18
6,505 92	14,821 26	48,992 85	32,598 96	11,069 74	19
1,987 28	1 00	1 00	1 00	1 00	20
3,570 49	4,259 40	46,423 68	57,139 36	3,225 56	21
\$7,775,808 81	\$19,004,019 38	\$55,537,584 60	\$40,515,683 96	\$12,936,932 06	22
\$7,080,685 98	\$13,179,202 78	\$35,992,387 33	\$24,978,205 96	\$6,996,659 19	23
—	—	—	264,744 54	—	24
—	3,936,023 09	13,007,754 21	10,631,579 18	4,681,292 95	25
—	—	—	—	—	26
21,612 50	11,138 00	238,340 50	138,684 75	159,626 69	27
—	—	—	—	—	28
—	—	—	—	—	29
30,068 11	—	100,227 72	144,396 19	4,340 65	30
64,181 00	185,682 34	830,964 95	549,172 25	49,735 69	31
24,432 29	115,517 47	52,319 01	187,682 43	98,815 16	32
8,612 10	—	735,485 79	—	25,011 41	33
1,937 87	14,482 25	34,698 41	14,768 51	21,470 55	34
259,200 00	726,700 00	1,901,300 00	1,468,300 00	550,999 59	35
3.65	4.24	3.86	4.08	4.65	36
285,078 96	835,273 45	2,644,106 68	2,138,150 15	348,980 18	37
4.01	4.88	5.37	5.94	2.95	38
\$7,775,808 81	\$19,004,019 38	\$55,537,584 60	\$40,515,683 96	\$12,936,932 06	39
3,286	10,566	22,577	17,058	5,181	40
404	1,086	3,295	2,158	969	41
1,130	857	2,866	2,247	712	42
2,560	10,795	23,006	16,969	5,438	43
4¾	4½-5	4½-5	4½-5	4½-5	44
\$306,882 91	\$732,052 70	\$2,100,934 55	\$1,573,826 14	\$503,600 42	45
6,958	48,342	67,181	83,812	14,953	46
5,186	16,822	30,471	34,383	9,239	47
\$2,300,339 22	\$5,806,917 70	\$14,458,178 01	\$11,316,917 81	\$4,447,227 53	48
\$2,257,271 81	\$5,549,156 74	\$13,601,701 46	\$10,759,663 48	\$3,479,675 31	49
\$2,766 00	\$1,585 00	\$2,112 00	\$2,094 00	\$2,177 00	50
825	1,366	3,622	2,877	873	51
\$6,786 00	\$9,931 00	\$11,883 00	\$10,382 00	\$10,754 00	52
252	382	1,492	1,318	87	53
\$2,369 00	\$1,113 00	\$1,283 00	\$1,117 00	\$2,172 00	54
\$433,363 46	\$996,291 45	\$2,892,906 40	\$2,167,481 61	\$658,413 16	55
\$44,592 04	\$87,783 08	\$298,928 16	\$203,821 68	\$51,760 29	56
6,801 18	20,371 68	69,866 83	63,761 07	11,353 33	57
3,042 01	5,737 23	40,813 66	16,106 38	7,216 02	58
873 87	240 00	3,110 00	1,500 00	—	59
2,434 10	10,585 73	28,774 07	25,386 22	8,001 53	60
26,409 72	49,209 02	144,960 04	107,266 39	36,351 09	61
11 88	10 16	11 97	11 65	9 69	62
					63



		WEYMOUTH	
		SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$189,431 16	\$68,885 65
2	Due from banks . . . . .	591,632 62	663,825 94
3	U. S. Government obligations, direct and fully guaranteed . . . . .	3,488,129 30	1,188,166 95
4	State, county and municipal obligations . . . . .	46,739 54	—
5	Other bonds, notes and debentures . . . . .	3,629,329 70	5,896,539 27
6	Bank and fire insurance company stocks, etc. . . . .	2,364,506 39	1,018,235 69
7	Real estate loans (conventional) . . . . .	20,792,455 11	16,712,565 84
8	G.I. loans (in-state) . . . . .	2,164,848 83	2,500,886 06
9	F.H.A. loans (in-state) . . . . .	1,595,740 56	2,117,666 31
10	G.I. loans (out-of-state) . . . . .	402,439 76	—
11	F.H.A. loans (out-of-state) . . . . .	137,499 13	—
12	Personal loans . . . . .	246,180 01	18,127 21
13	Other loans . . . . .	459,888 49	325,749 64
14	Banking premises . . . . .	96,902 98	101,278 06
15	Furniture and fixtures . . . . .	48,768 37	41,239 62
16	Other real estate owned, etc. . . . .	19,958 59	536 84
17	Taxes and insurance paid on mortgaged properties . . . . .	—	687 97
18	Mortgage acquisition costs . . . . .	22,909 48	—
19	Mutual Savings Central Fund, Inc. . . . .	28,865 86	29,223 17
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	18,094 41	99,143 92
22	Total . . . . .	<b>\$36,344,321 29</b>	<b>\$30,782,759 14</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$19,443,763 14	\$15,406,861 25
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	12,598,306 92	12,353,971 98
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	72,538 50	2,176 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	73,038 32	14,205 87
32	Due to mortgagors . . . . .	493,856 65	345,733 72
33	Mortgagors' payments not applied . . . . .	373,973 63	138,784 58
34	Net interim income . . . . .	87,947 16	186,133 00
35	All other liabilities . . . . .	32,104 86	63,124 72
36	Guaranty Fund . . . . .	1,536,220 00	1,257,533 38
37	Percentage to total deposits . . . . .	4.78	4.53
38	Other surplus accounts . . . . .	1,632,572 11	1,014,234 64
39	Percentage to total deposits . . . . .	5.08	3.65
40	Total . . . . .	<b>\$36,344,321 29</b>	<b>\$30,782,759 14</b>
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	12,464	8,814
42	Number of deposit accounts opened during period . . . . .	1,598	1,412
43	Number of deposit accounts closed during period . . . . .	1,192	1,142
44	Number of accounts October 31, 1968 . . . . .	12,870	9,084
45	†Last rates of dividends, including extras, paid for year . . . . .	4 $\frac{3}{4}$ –5 $\frac{1}{2}$	4 $\frac{5}{8}$ –5 $\frac{1}{8}$
46	Amount of all dividends paid during period . . . . .	\$1,442,334 87	\$1,235,239 73
47	Number of deposits made during period . . . . .	36,191	27,592
48	Number of withdrawals made during period . . . . .	21,970	16,417
49	Amount deposited during period . . . . .	\$9,199,280 48	\$8,018,895 83
50	Amount withdrawn during period . . . . .	\$8,646,444 51	\$7,203,173 79
51	Average amount in each account . . . . .	\$2,490 00	\$3,056 00
52	Number of real estate loans October 31 . . . . .	2,591	1,815
53	Average real estate loan . . . . .	\$9,685 00	\$11,753 00
54	Number of other loans October 31 . . . . .	513	242
55	Average other loan . . . . .	\$1,376 00	\$1,421 00
56	*Gross income received during period . . . . .	\$1,882,091 00	\$1,638,724 56
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$121,833 55	\$129,714 61
58	*Bank building occupancy . . . . .	21,255 65	27,692 76
59	Advertising . . . . .	26,010 58	12,514 38
60	Contributions, etc. . . . .	750 00	695 00
61	State tax . . . . .	22,180 56	8,162 83
62	Miscellaneous . . . . .	66,627 51	72,117 35
63	Total of above costs per \$1,000 of deposits . . . . .	8 07	9 04

\*Includes 3% of amount invested in banking premises.

†Ordinary – Special Notice deposits.

WHITMAN	WILLIAMS-BURG	WILLIAMS-TOWN	WINCHENDON	WINCHESTER	
WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK	WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK	
\$109,038 05	\$60,977 31	\$84,143 79	\$21,667 33	\$180,059 39	1
93,659 80	44,953 95	70,034 24	201,937 97	630,554 97	2
1,386,510 37	669,513 03	1,111,438 65	2,324,734 37	4,357,602 63	3
—	25,189 20	—	—	—	4
5,026,076 73	233,344 70	3,000,456 20	2,660,734 27	4,862,714 42	5
467,950 98	40,850 00	754,117 85	853,675 53	855,790 40	6
10,483,969 71	3,150,630 01	15,118,709 24	10,640,596 29	21,010,771 49	7
1,974,625 52	—	—	68,596 54	1,890,463 88	8
1,037,803 18	88,442 93	—	84,562 20	813,955 74	9
42,182 19	—	282,908 76	88,573 09	715,278 90	10
197,328 80	—	910,256 24	140,715 45	433,352 92	11
—	88,805 63	296,080 16	23,706 54	85,301 81	12
273,703 75	205,536 91	701,181 85	380,048 11	394,648 15	13
396,865 03	75,593 47	218,342 18	66,227 56	141,970 00	14
43,409 83	22,764 55	68,153 39	8,035 59	60,070 88	15
3,438 85	4,413 90	32,382 00	6,333 32	—	16
1,414 38	46 80	4,953 57	1,264 49	—	17
—	—	600 00	31,285 01	36,134 41	18
16,996 90	6,454 96	20,161 42	13,351 53	21,852 04	19
1 00	1 00	1 00	1 00	1 00	20
41,195 05	4,018 16	2,373 78	39,184 70	22,424 37	21
\$21,596,170 12	\$4,721,536 51	\$22,676,294 32	\$17,655,230 89	\$36,512,947 40	22
\$19,094,814 98	\$3,768,542 42	\$11,819,883 19	\$12,240,055 00	\$26,812,419 32	23
—	—	542,657 21	—	212,016 49	24
—	373,520 71	8,011,117 08	2,746,402 51	4,976,035 05	25
—	—	—	—	—	26
227,945 50	27,353 50	24,482 00	132,027 50	123,383 50	27
—	—	—	—	—	28
—	—	—	—	—	29
631 93	7,643 74	51,733 43	381,117 07	—	30
11,068 17	25,109 76	331,141 86	10,678 87	59,614 55	31
94,569 17	—	16,663 66	139,023 76	490,751 71	32
30,591 00	55,599 54	99,502 77	103,124 73	897,361 18	33
17,382 31	21,336 49	4,844 15	—	—	34
1,152,000 00	283,800 00	1,033,559 90	11,145 61	29,442 66	35
5.96	6.81	5.07	949,167 87	1,531,611 00	36
967,167 06	158,630 35	740,709 07	6.27	4.77	37
5.01	3.80	3.63	942,487 97	1,380,311 94	38
\$21,596,170 12	\$4,721,536 51	\$22,676,294 32	\$17,655,230 89	\$36,512,947 40	39
9,057	3,360	6,689	7,704	12,374	41
977	328	985	669	1,716	42
799	370	979	850	1,503	43
9,235	3,318	6,695	7,523	12,587	44
5	4¼-4¾	4½-5	5¼-5¾	4¾-5½	45
\$884,997 12	\$164,277 44	\$923,129 59	\$741,927 89	\$1,358,152 66	46
25,314	9,149	15,564	11,169	42,935	47
14,762	4,917	8,127	8,068	23,165	48
\$4,635,664 35	\$1,355,124 20	\$6,039,329 85	\$2,913,555 15	\$14,805,971 38	49
\$4,730,416 17	\$1,376,270 95	\$6,472,590 09	\$3,368,679 83	\$13,761,749 67	50
\$2,066 00	\$1,239 00	\$3,043 00	\$1,984 00	\$2,533 00	51
1,562	604	1,405	1,201	1,742	52
\$8,794 00	\$5,362 00	\$11,610 00	\$9,178 00	\$14,273 00	53
182	396	614	280	301	54
\$1,504 00	\$743 00	\$1,624 00	\$1,441 00	\$1,595 00	55
\$1,121,069 87	\$241,368 27	\$1,220,428 41	\$964,013 61	\$1,811,229 53	56
\$61,887 36	\$27,966 60	\$93,363 71	\$66,020 89	\$118,005 56	57
47,742 19	8,444 26	31,064 49	12,081 39	21,720 77	58
6,071 33	365 38	9,605 30	2,882 41	6,701 99	59
320 00	30 00	1,665 00	740 00	2,763 22	60
13,287 49	2,656 43	13,578 01	11,358 99	20,060 35	61
65,491 49	20,333 45	56,149 35	33,812 20	60,025 72	62
10 20	14 44	10 08	8 47	7 18	63



		WINTHROP	WOBURN
		WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$109,971 68	\$169,142 99
2	Due from banks . . . . .	465,286 12	367,024 72
3	U. S. Government obligations, direct and fully guaranteed . . . . .	2,186,222 93	3,406,224 35
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	1,264,963 87	2,491,783 55
6	Bank and fire insurance company stocks, etc. . . . .	248,795 35	1,290,284 36
7	Real estate loans (conventional) . . . . .	10,797,082 76	18,465,242 33
8	G.I. loans (in-state) . . . . .	777,870 01	2,880,430 74
9	F.H.A. loans (in-state) . . . . .	1,061,141 95	729,167 62
10	G.I. loans (out-of-state) . . . . .	433,251 02	1,649,118 56
11	F.H.A. loans (out-of-state) . . . . .	76,320 79	760,514 90
12	Personal loans . . . . .	—	312,537 73
13	Other loans . . . . .	217,915 89	252,315 25
14	Banking premises . . . . .	102,313 22	142,189 23
15	Furniture and fixtures . . . . .	32,308 97	24,991 59
16	Other real estate owned, etc. . . . .	—	19,892 92
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	6,682 95	37,789 68
20	Deposit Insurance Fund . . . . .	4,031 80	1 00
21	All other assets . . . . .	51,236 88	111,081 61
22	<b>Total</b> . . . . .	<b>\$17,835,396 19</b>	<b>\$33,109,733 13</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$16,530,302 22	\$29,196,504 95
24	Daily Interest Account deposits . . . . .	—	—
25	Special Notice Account deposits . . . . .	—	—
26	Systematic Savings Account deposits . . . . .	—	—
27	Term Deposit Accounts . . . . .	—	—
28	Club deposits . . . . .	158,908 00	65,566 00
29	Borrowed money . . . . .	—	—
30	Dividends on deposits, declared and unpaid . . . . .	—	—
31	Unearned discount . . . . .	7,982 23	62,054 16
32	Due to mortgagors . . . . .	65,653 75	507,340 13
33	Mortgagors' payments not applied . . . . .	77,033 85	366,370 81
34	Net interim income . . . . .	—	144,114 51
35	All other liabilities . . . . .	3,194 87	18,676 30
36	Guaranty Fund . . . . .	392,863 74	1,740,000 00
37	Percentage to total deposits . . . . .	2.35	5.95
38	Other surplus accounts . . . . .	599,457 53	1,009,106 27
39	Percentage to total deposits . . . . .	3.59	3.45
40	<b>Total</b> . . . . .	<b>\$17,835,396 19</b>	<b>\$33,109,733 13</b>
<b>General Information</b>			
41	Number of deposit accounts October 31, 1967 . . . . .	8,023	13,537
42	Number of deposit accounts opened during period . . . . .	1,101	1,384
43	Number of deposit accounts closed during period . . . . .	808	1,143
44	Number of accounts October 31, 1968 . . . . .	8,316	13,778
45	†Last rates of dividends, including extras, paid for year . . . . .	5	4.80
46	Amount of all dividends paid during period . . . . .	\$719,078 36	\$1,292,103 93
47	Number of deposits made during period . . . . .	33,937	39,574
48	Number of withdrawals made during period . . . . .	17,550	20,418
49	Amount deposited during period . . . . .	\$7,104,665 72	\$8,680,598 45
50	Amount withdrawn during period . . . . .	\$5,804,323 28	\$7,336,988 38
51	Average amount in each account . . . . .	\$1,988 00	\$2,118 00
52	Number of real estate loans October 31 . . . . .	904	2,378
53	Average real estate loan . . . . .	\$14,542 00	\$10,296 00
54	Number of other loans October 31 . . . . .	140	506
55	Average other loan . . . . .	\$1,557 00	\$1,116 00
56	*Gross income received during period . . . . .	\$934,111 97	\$1,702,262 27
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
57	Salaries, fees, bonuses, etc. . . . .	\$50,938 00	\$129,542 23
58	*Bank building occupancy . . . . .	9,663 03	42,693 50
59	Advertising . . . . .	2,046 01	5,599 35
60	Contributions, etc. . . . .	50 00	2,700 00
61	State tax . . . . .	9,363 12	19,720 81
62	Miscellaneous . . . . .	53,052 42	59,461 30
63	Total of above costs per \$1,000 of deposits . . . . .	7 56	8 90

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



WORCESTER

BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER	WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	
\$177,886 80	\$451,842 14	\$1,078,187 58	\$387,034 57	\$349,191 52	1
374,953 38	847,079 21	5,647,002 93	1,468,120 14	2,067,978 51	2
6,667,676 66	11,620,855 27	23,293,080 29	23,036,105 90	10,167,315 17	3
—	—	—	15,025 71	—	4
5,945,941 29	23,329,121 71	25,898,098 73	13,331,986 18	15,190,998 49	5
1,085,499 91	6,862,867 01	2,290,753 30	4,727,470 53	4,276,229 07	6
13,352,855 21	29,713,792 37	22,132,852 27	35,607,190 63	32,065,639 36	7
3,821,068 56	11,930,909 07	68,608,087 99	18,443,680 01	3,753,473 60	8
2,795,955 76	10,213,107 48	51,328,748 70	17,478,690 70	5,262,954 77	9
2,104,452 42	19,049,860 76	11,469,011 60	21,028,044 25	9,239,749 76	10
1,537,073 55	13,561,427 23	26,538,893 09	28,537,835 00	12,259,202 49	11
1,618,064 56	773,781 72	3,661,000 27	864,352 90	1,212,345 29	12
2,289,965 99	1,294,845 93	2,664,280 48	1,202,913 93	652,203 96	13
—	457,773 18	925,936 31	375,109 40	—	14
72,892 17	124,151 99	483,922 32	11,440 24	196,972 43	15
—	93,924 26	176,621 57	79,258 68	51,217 72	16
—	4,737 55	—	14,916 45	508 35	17
42,795 04	3,344 99	149,236 13	—	—	18
24,263 34	151,652 53	251,188 67	121,549 74	104,774 53	19
1 00	1 00	—	—	1 00	20
7,818 86	10,391 97	817,431 80	56,389 27	16,254 45	21
\$41,919,164 50	\$130,495,467 37	\$247,414,334 03	\$166,787,114 23	\$96,867,010 47	22
\$28,085,771 38	\$93,814,229 02	\$159,654,577 79	\$104,141,495 84	\$60,739,898 58	23
8,895,779 14	21,479,360 23	112,996 11	600,309 01	199,097 65	24
232,560 07	166,066 13	54,447,461 86	37,901,328 11	23,820,150 28	25
166,500 00	—	175,922 18	436,322 31	176,216 97	26
14,254 00	441,398 51	1,371,082 43	182,049 82	582,600 00	27
—	—	—	—	224,983 00	28
—	—	—	—	—	29
332,072 31	945,445 27	1,394,781 96	2,074,874 13	642,442 95	30
121,312 57	649,964 47	1,318,907 04	1,894,354 80	648,048 79	31
966,157 30	2,732,880 79	7,752,734 50	3,147,279 83	1,552,837 19	32
272,896 67	—	—	—	237,821 76	33
43,296 92	191,167 42	281,587 67	355,470 31	119,620 73	34
1,535,500 00	6,196,400 00	11,030,706 47	7,735,000 00	4,511,000 00	35
4. 11	5. 35	5. 11	5. 40	5. 26	36
1,253,064 14	3,878,555 53	9,873,576 02	8,318,630 07	3,412,292 57	37
3. 35	3. 35	4. 58	5. 81	3. 98	38
\$41,919,164 50	\$130,495,467 37	\$247,414,334 03	\$166,787,114 23	\$96,867,010 47	39
14,139	48,918	99,715	57,330	27,628	40
1,386	4,300	12,619	3,999	2,823	41
555	4,792	11,322	5,048	2,786	42
14,970	48,426	101,012	56,281	27,665	43
4¾-5	4¾-5½	4¾-5	4¾-5¼	4¾-5	44
\$1,684,854 84	\$5,236,248 02	\$9,803,921 15	\$6,612,484 01	\$3,930,256 42	45
33,867	112,779	365,131	161,960	65,036	46
15,874	73,386	174,117	83,647	36,067	47
\$8,913,699 74	\$24,095,423 80	\$53,119,837 07	\$29,464,192 04	\$18,587,078 24	48
\$7,554,307 51	\$23,876,717 83	\$55,469,755 98	\$29,943,480 76	\$18,924,085 83	49
\$2,497 00	\$2,384 00	\$2,122 00	\$2,542 00	\$3,091 00	50
2,713	8,374	19,162	12,069	5,545	51
\$8,703 00	\$10,087 00	\$9,398 00	\$10,034 00	\$11,286 00	52
1,473	1,173	5,769	1,543	1,788	53
\$2,653 00	\$1,764 00	\$1,096 00	\$1,340 00	\$1,043 00	54
\$2,179,159 30	\$6,622,032 33	\$12,449,021 64	\$8,428,439 34	\$5,074,293 80	55
\$146,959 79	\$435,724 88	\$671,754 49	\$556,415 68	\$367,374 41	56
22,812 34	105,592 06	200,014 31	117,887 61	86,567 34	57
28,733 23	87,224 76	75,379 45	67,123 33	42,599 58	58
1,372 00	17,989 16	9,942 00	20,284 56	18,368 53	59
27,063 85	120,000 00	170,522 85	143,126 65	79,786 37	60
73,513 99	235,854 85	472,596 93	284,101 21	203,955 98	61
8 04	8 68	7 46	8 31	9 34	62
					63

		YARMOUTH
		BASS RIVER SAVINGS BANK
<b>Assets</b>		
1	Cash, checks and items . . . . .	\$172,507 08
2	Due from banks . . . . .	535,365 32
3	U. S. Government obligations, direct and fully guaranteed . . . . .	16,914,153 16
4	State, county and municipal obligations . . . . .	—
5	Other bonds, notes and debentures . . . . .	9,251,689 60
6	Bank and fire insurance company stocks, etc. . . . .	2,148,191 95
7	Real estate loans (conventional) . . . . .	53,039,889 79
8	G.I. loans (in-state) . . . . .	214,729 39
9	F.H.A. loans (in-state) . . . . .	133,703 66
10	G.I. loans (out-of-state) . . . . .	959,632 80
11	F.H.A. loans (out-of-state) . . . . .	606,258 41
12	Personal loans . . . . .	322,771 73
13	Other loans . . . . .	2,561,832 16
14	Banking premises . . . . .	257,607 96
15	Furniture and fixtures . . . . .	216,464 78
16	Other real estate owned, etc. . . . .	—
17	Taxes and insurance paid on mortgaged properties . . . . .	141 00
18	Mortgage acquisition costs . . . . .	—
19	Mutual Savings Central Fund, Inc. . . . .	27,330 14
20	Deposit Insurance Fund . . . . .	27,124 11
21	All other assets . . . . .	421,944 36
22	<b>Total . . . . .</b>	<b>\$87,811,337 40</b>
<b>Liabilities</b>		
23	Ordinary deposits . . . . .	\$39,707,347 27
24	Daily Interest Account deposits . . . . .	—
25	Special Notice Account deposits . . . . .	38,291,603 76
26	Systematic Savings Account deposits . . . . .	78,572 26
27	Term Deposit Accounts . . . . .	2,883,000 00
28	Club deposits . . . . .	243,302 58
29	Borrowed money . . . . .	—
30	Dividends on deposits, declared and unpaid . . . . .	—
31	Unearned discount . . . . .	245,340 82
32	Due to mortgagors . . . . .	567,283 85
33	Mortgagors' payments not applied . . . . .	662,522 14
34	Net interim income . . . . .	445,711 71
35	All other liabilities . . . . .	115,225 13
36	Guaranty Fund . . . . .	1,669,500 00
37	Percentage to total deposits . . . . .	2.06
38	Other surplus accounts . . . . .	2,901,927 88
39	Percentage to total deposits . . . . .	3.57
40	<b>Total . . . . .</b>	<b>\$87,811,337 40</b>
<b>General Information</b>		
41	Number of deposit accounts October 31, 1967 . . . . .	23,547
42	Number of deposit accounts opened during period . . . . .	5,779
43	Number of deposit accounts closed during period . . . . .	3,796
44	Number of accounts October 31, 1968 . . . . .	25,530
45	†Last rates of dividends, including extras, paid for year . . . . .	4½-5
46	Amount of all dividends paid during period . . . . .	\$3,513,986 82
47	Number of deposits made during period . . . . .	71,165
48	Number of withdrawals made during period . . . . .	41,526
49	Amount deposited during period . . . . .	\$26,464,611 55
50	Amount withdrawn during period . . . . .	\$22,250,482 97
51	Average amount in each account . . . . .	\$3,168 00
52	Number of real estate loans October 31 . . . . .	3,687
53	Average real estate loan . . . . .	\$14,905 00
54	Number of other loans October 31 . . . . .	1,292
55	Average other loan . . . . .	\$2,233 00
56	*Gross income received during period . . . . .	\$4,703,725 25
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>		
57	Salaries, fees, bonuses, etc. . . . .	\$351,481 48
58	*Bank building occupancy . . . . .	29,179 93
59	Advertising . . . . .	24,434 98
60	Contributions, etc. . . . .	2,150 00
61	State tax . . . . .	61,434 40
62	Miscellaneous . . . . .	197,817 84
63	Total of above costs per \$1,000 of deposits . . . . .	8 23

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.





**MUTUAL SAVINGS CENTRAL FUND, INC.**  
**STATEMENTS OF CONDITION, OCTOBER 31, 1968**

**LIQUIDITY FUND**

Assets		Liabilities	
Balances with banks . . . .	\$ 85,505 64	Deposits . . . . .	\$10,127,703 63
United States Government obligations direct and fully guaranteed . . . .	10,913,205 72	Surplus . . . . .	871,007 73
All other assets . . . . .	—		
<b>Total Assets . . . . .</b>	<b>\$10,998,711 36</b>	<b>Total Liabilities . . . . .</b>	<b>\$10,998,711 36</b>

**DEPOSIT INSURANCE FUND**

Assets		Liabilities	
Cash and cash items . . . .	\$ 100 00	Assessments from member banks . . . . .	\$58,903,625 66
Balances with banks . . . .	325,752 35	All other liabilities . . . . .	1,480 58
United States Government obligations direct and fully guaranteed . . . .	85,342,507 29	Surplus . . . . .	27,076,145 25
All other assets . . . . .	312,891 85		
<b>Total Assets . . . . .</b>	<b>\$85,981,251 49</b>	<b>Total Liabilities . . . . .</b>	<b>\$85,981,251 49</b>

**SAVINGS BANK INVESTMENT FUND**  
**STATEMENT OF CONDITION, OCTOBER 31, 1968**

Assets		Liabilities	
Cash . . . . .	\$ 1,704,515 20	Shares of beneficial interest (42,680) . . . . .	\$61,549,001 59
Investments (at cost) . . . .	62,617,177 76	Accounts payable, investments . . . . .	2,019,222 00
Accounts receivable, investments . . . . .	875,367 08	Expenses accrued . . . . .	13,059 02
Dividends receivable . . . . .	120,361 16	Undistributed net income . . . . .	576,273 11
Interest receivable . . . . .	13,215 46	Accumulated and realized gain on securities . . . . .	1,160,460 64
		Other liabilities . . . . .	12,620 30
<b>Total Assets . . . . .</b>	<b>\$65,330,636 66</b>	<b>Total Liabilities . . . . .</b>	<b>\$65,330,636 66</b>

**SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION**  
**STATEMENT OF CONDITION, OCTOBER 31, 1968**

Assets		Liabilities	
Balances with national banks . . . .	\$ 69,865 70	Future service funds . . . . .	\$32,275,196 05
United States Government obligations direct and fully guaranteed . . . .	3,091,551 05	Advance payments . . . . .	5,128,342 48
Other bonds, notes and debentures . . . . .	3,106,031 00	Other liabilities . . . . .	1,332,406 69
Bank and Fire Insurance Company stocks . . . . .	6,246,680 00		
Deposits in savings banks . . . . .	—		
F.H.A. mortgage loans . . . . .	25,791,168 97		
All other assets . . . . .	430,648 50		
<b>Total Assets . . . . .</b>	<b>\$38,735,945 22</b>	<b>Total Liabilities . . . . .</b>	<b>\$38,735,945 22</b>

STATEMENTS RELATING TO SAVINGS BANKS INDEX

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STATEMENT No. 1  
COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1968	October 31, 1967	% of Total Assets	
			1968	1967
ASSETS				
Cash, checks and items . . . . .	\$41,290,199 22	\$37,509,294 38	.38	.36
Due from banks . . . . .	90,221,379 19	103,726,460 05	.83	1.00
U. S. Government obligations direct and fully guaranteed . . . . .	1,058,081,358 26	1,329,647,190 38	9.69	12.87
State, county and municipal obligations . . . . .	11,135,673 08	17,109,115 84	.10	.17
Other bonds, notes and debentures . . . . .	1,228,628,048 74	852,816,684 35	11.25	8.25
Bank and Fire Insurance Company stocks, etc. . . . .	373,571,667 96	348,711,875 34	3.42	3.37
Real estate loans (conventional) . . . . .	4,684,474,899 67	4,370,608,063 40	42.91	42.29
G.I. loans (in-state) . . . . .	900,146,331 46	890,705,247 94	8.24	8.62
F.H.A. loans (in-state) . . . . .	767,075,879 36	733,893,358 82	7.03	7.10
G.I. loans (out-of-state) . . . . .	580,765,455 76	539,100,594 37	5.32	5.22
F.H.A. loans (out-of-state) . . . . .	795,407,817 97	769,493,636 25	7.29	7.45
Personal loans . . . . .	85,687,693 64	65,724,528 55	.78	.64
Other loans . . . . .	191,209,491 28	170,126,863 51	1.75	1.65
Banking premises . . . . .	49,092,547 56	44,557,395 41	.45	.43
Furniture and fixtures . . . . .	20,402,939 46	18,254,617 76	.19	.18
Other real estate owned, etc. . . . .	7,668,278 46	9,691,145 70	.07	.09
Taxes and insurance paid on mortgaged properties . . . . .	934,161 42	855,164 57	.01	.01
Mortgage acquisition costs . . . . .	8,833,827 16	9,708,556 93	.08	.09
Mutual Savings Central Fund, Inc. . . . .	9,630,613 16	9,630,613 16	.09	.09
Deposit Insurance Fund . . . . .	707,676 75	712,761 16	.01	.01
All other assets . . . . .	12,423,259 78	10,997,108 04	.11	.11
TOTAL . . . . .	\$10,917,389,199 34	\$10,333,580,275 91	100.	100.
			% of Total Liabilities and Surplus Accounts	
LIABILITIES				
Ordinary deposits . . . . .	\$7,252,353,458 37	*\$7,221,601,840 87	66.43	69.88
Daily Interest Account deposits . . . . .	54,553,829 61	—	.50	—
Special Notice Account deposits . . . . .	2,364,194,746 23	1,950,903,152 86	21.66	18.88
Systematic Savings Account deposits . . . . .	2,747,652 80	2,028,020 40	.02	.02
Term Deposit Accounts . . . . .	30,226,283 50	3,911,568 44	.28	.04
Club deposits . . . . .	25,349,446 77	26,311,725 95	.23	.26
Borrowed money . . . . .	1,650,000 00	550,000 00	.01	.01
Dividends on deposits, declared and unpaid . . . . .	526,625 06	346,993 83	—	—
Unearned discount . . . . .	46,531,408 21	39,775,634 91	.43	.38
Due to mortgagors . . . . .	125,323,626 32	114,869,965 35	1.15	1.11
Mortgagors' payments not applied . . . . .	93,167,500 57	88,643,659 12	.85	.86
Net interim income . . . . .	37,961,262 91	37,465,337 07	.35	.36
All other liabilities . . . . .	14,068,289 60	13,539,476 43	.13	.13
Guaranty Fund . . . . .	469,034,492 30	450,684,439 69	4.30	4.36
Surplus . . . . .	399,700,577 09	382,948,460 99	3.66	3.71
TOTAL . . . . .	\$10,917,389,199 34	\$10,333,580,275 91	100.	100.
*Includes Daily Interest Accounts . . . . .		\$8,584,673 41	—	—

## STATEMENT No. 2

## ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1968
<b>CURRENT OPERATING EARNINGS:</b>	
(a) Interest and discounts on loans . . . . .	\$420,576,497 40
(b) Interest on bonds . . . . .	115,579,820 40
(c) Dividends on stocks . . . . .	22,682,993 55
(d) Commissions, fees, etc. . . . .	2,890,093 62
(e) Real estate by foreclosure . . . . .	232,131 76
(f) Other current operating earnings . . . . .	1,963,301 10
Gross Current Operating Earnings . . . . .	\$563,924,837 83
<b>CURRENT OPERATING EXPENSES:</b>	
(a) Salaries, fees, bonuses, etc. . . . .	\$37,967,586 17
(b) Taxes, other than income and real estate . . . . .	8,670,569 02
(c) Bank building occupancy . . . . .	8,103,429 16
(d) Furniture and fixtures, equipment, etc. . . . .	3,601,021 20
(e) Real estate by foreclosure . . . . .	297,518 34
(f) Other current operating expenses . . . . .	22,267,582 77
Total Current Operating Expenses . . . . .	\$80,907,706 66
NET CURRENT OPERATING EARNINGS . . . . .	\$483,017,131 17
TRANSFERS TO GUARANTY FUND FROM EARNINGS . . . . .	15,961,604 93
NET EARNINGS AVAILABLE FOR DIVIDENDS . . . . .	\$467,055,526 24
ALL DIVIDENDS PAID EXCEPT EXTRA . . . . .	\$436,675,040 21
NET EARNINGS AFTER ORDINARY DIVIDENDS . . . . .	\$30,380,486 03
PROFITS ON ASSETS SOLD OR EXCHANGED . . . . .	26,528,770 44
RECOVERIES, AND REDUCTIONS IN ALLOCATED RESERVES . . . . .	2,516,337 82
Subtotal . . . . .	\$59,425,594 29
<b>CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:</b>	
(a) On securities . . . . .	\$34,819,415 54
(b) On loans . . . . .	1,983,916 81
(c) Extra dividends paid on deposits . . . . .	407,254 20
(d) Transfers to Guaranty Fund from Surplus . . . . .	2,392,947 87
(e) All other . . . . .	1,551,686 28
Total Charges to Surplus, and Additions to Allocated Reserves . . . . .	\$41,155,220 70
NET PROFITS BEFORE INCOME TAXES . . . . .	\$18,270,373 59
FEDERAL TAXES PAID . . . . .	1,022,331 65
NET PROFITS AFTER INCOME TAXES . . . . .	\$17,248,041 94
TRANSFERS FROM GUARANTY FUND . . . . .	—
NET CHANGE FOR PERIOD . . . . .	\$17,248,041 94
SURPLUS AT BEGINNING OF PERIOD* . . . . .	420,413,798 06
SURPLUS AT END OF PERIOD* . . . . .	\$437,661,840 00

\*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT NO. 3  
DIVIDEND RATES  
ON ORDINARY DEPOSITS  
Last Rates of Dividends, Including Extras, Paid or Declared on or Prior to  
October 31, for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959
2¾	-	-	-	-	-	-	-	-	-	1
3	-	-	-	-	-	-	-	-	2	21
3¼	-	-	-	-	-	-	1	3	19	97
3½	-	-	-	-	-	-	3	22	96	65
3¾	-	-	-	-	3	12	21	83	64	2
4	-	-	8	70	85	125	150	77	4	-
4⅛	-	2	11	28	29	5	-	-	-	-
4.20	-	-	2	2	1	-	-	-	-	-
4¼	2	20	72	64	51	36	6	-	-	-
4.30	-	3	5	1	1	-	-	-	-	-
4.35	-	-	1	-	-	-	-	-	-	-
4½	-	8	13	5	2	-	-	-	-	-
4.40	-	2	-	-	-	-	-	-	-	-
4½	77	110	56	9	8	2	-	-	-	-
4.60	4	-	1	-	-	-	-	-	-	-
4.65	2	1	-	-	-	-	-	-	-	-
4⅝	24	9	3	-	-	-	-	-	-	-
4¾	46	18	7	-	-	-	-	-	-	-
4.80	3	-	-	-	-	-	-	-	-	-
4⅞	2	1	-	-	-	1	-	-	-	-
5	13	2	-	-	-	-	-	-	-	-
5¼	3	-	-	-	-	-	-	-	-	-
Total	176	176	179	179	180	181	181	185	185	186
Average Rates	4.64	4.50	4.35	4.15	4.12	4.05	3.97	3.82	3.57	3.31

ON SPECIAL NOTICE ACCOUNT DEPOSITS  
Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE							
	1968	1967	1966	1965	1964	1963	1962	Not in effect prior to 1962
4¼	-	-	2	6	8	10	10	
4.30	-	-	-	1	1	-	-	
4½	-	1	3	12	9	1	-	
4½	1	4	25	73	55	21	2	
4.60	-	-	3	-	-	-	-	
4⅝	-	2	13	12	10	2	-	
4.65	-	-	1	-	-	-	-	
4.70	-	-	1	-	-	-	-	
4¾	1	39	61	4	1	-	-	
4.80	-	4	1	-	-	-	-	
4⅞	-	4	4	-	-	-	-	
4.90	-	1	-	-	-	-	-	
5	90	80	17	-	-	1	-	
5.10	3	-	-	-	-	-	-	
5½	20	1	-	-	-	-	-	
5.15	3	-	-	-	-	-	-	
5¼	30	1	-	-	-	-	-	
5½	1	-	-	-	-	-	-	
Total	149	137	131	108	84	35	12	
Average Rates	5.07	4.90	4.71	4.49	4.48	4.45	4.29	

AVERAGE OF ALL DIVIDEND RATES FOR YEARS SHOWN

YEAR	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959
RATE	4.84	4.67	4.50	4.28	4.23	4.11	3.99	3.82	3.57	3.31

NOTE: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.



STATEMENT No. 4  
COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS

	1968	1967
<b>ACCOUNTS<sup>1</sup></b>		
Number opened during year . . . . .	498,724	438,819
Number closed during year . . . . .	442,400	413,131
Number open October 31 . . . . .	3,643,360	3,587,036
Average in each account . . . . .	\$2,663 00	\$2,559 00
<b>DEPOSITS AND WITHDRAWALS<sup>1</sup></b>		
Total deposits October 31 . . . . .	\$9,704,075,971 00	\$9,178,444,583 00
Increase over previous year . . . . .	\$525,631,388 00	\$538,722,293 00
Number of deposits during year . . . . .	11,007,693	10,344,734
Number of withdrawals during year . . . . .	5,954,439	5,522,147
Average deposit . . . . .	\$258 00	\$241 00
Average withdrawal . . . . .	\$462 00	\$426 00
Amount deposited during year . . . . .	\$2,840,790,520 00	\$2,494,603,928 00
Amount withdrawn during year . . . . .	\$2,752,241,426 00	\$2,354,216,311 00
<b>LOANS</b>		
Number of real estate loans October 31 . . . . .	610,597	600,964
Average real estate loan October 31 . . . . .	\$12,656 00	\$12,153 00
Number of personal security loans October 31 . . . . .	169,730	151,056
Average amount of same . . . . .	\$1,631 00	\$1,561 00
<b>INCOME, DIVIDENDS, ETC.</b>		
Total income . . . . .	\$563,924,838 00	\$509,505,079 00
All dividends paid except extra . . . . .	436,675,040 00	397,715,184 00
Extra dividends . . . . .	407,254 00	619,492 00
Expenses . . . . .	80,907,707 00	73,812,790 00
Federal taxes . . . . .	1,022,332 00	1,023,462 00
State taxes . . . . .	7,361,351 00	6,768,140 00
Credited to Guaranty Fund . . . . .	18,354,553 00	16,417,050 00

<sup>1</sup> Does not include statistics relating to club deposits.

STATEMENT No. 5  
OPERATING EXPENSES

	YEAR ENDING OCTOBER 31 1968			1967		1966		1965		1964	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . .	\$37,967,586 52	6.72	3.91	6.88	3.83	6.97	3.83	7.17	3.73	7.47	3.82
Occupancy . .	9,576,206 08	1.69	.99	1.68	.94	1.71	.93	1.77	.92	1.79	.92
Advertising . .	4,472,364 93	.79	.46	.78	.43	.80	.44	.78	.41	.79	.40
Contributions and Memberships . .	958,859 83	.17	.10	.19	.11	.19	.11	.20	.11	.20	.10
State Tax . .	7,361,350 93	1.30	.76	1.32	.74	1.01	.55	.94	.49	.99	.51
Miscellaneous . .	22,044,115 29	3.90	2.27	3.86	2.14	3.85	2.11	3.81	1.98	3.90	1.99
Total . .	\$82,380,483 58	14.57	8.49	14.71	8.19	14.53	7.97	14.67	7.64	15.14	7.74

STATEMENT No. 6

SURPLUS

AGGREGATE GUARANTY FUND AND SURPLUS ACCOUNT OF THE SAVINGS BANKS ON OCTOBER 31, OF THE LAST FIVE YEARS

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1964.	.	.	\$398,881,792 36	5.12	\$743,530,763 10	9.55
1965.	.	.	417,435,449 63	4.98	780,127,638 78	9.31
1966.	.	.	434,269,490 19	5.01	807,367,936 16	9.31
1967.	.	.	450,684,439 69	4.90	833,632,900 68	9.06
1968.	.	.	469,034,492 30	4.82	868,735,069 39	8.93

STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1964 TO 1968, INCLUSIVE

YEAR	Num-ber of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Manage-ment	Per-centage of Expense to Deposits	INCREASE IN LOANS	
													Real Estate	Personal Security
1964	180	3,518,574	14,401	.41	\$7,752,995,598	\$620,104,200	8.69	\$2,203	\$533,772	\$3,331,145	\$58,844,314	.67	\$561,526,966	\$21,036,568
1965	179	3,542,221	23,647	.67	8,348,084,473	595,088,875	7.68	2,357	1,004,065	4,074,579	62,596,974	.66	550,790,837	19,915,768
1966	178	3,561,348	19,127	.54	8,639,722,290	291,637,817	3.49	2,426	1,642,104	4,799,525	67,606,011	.69	447,193,961	37,670,673
1967	176	3,587,036	25,688	.72	9,178,444,583	538,722,293	6.24	2,559	1,023,462	6,768,140	73,812,790	.71	360,379,806	35,752,237
1968	176	3,643,360	56,324	1.57	9,704,075,970	525,631,387	5.73	2,663	1,022,332	7,361,351	80,907,707	.74	424,069,484	41,045,793



## SAVINGS BANK LIFE INSURANCE

ROBERT A. MACLELLAN

*Commissioner*

FRANCIS D. PIZZELLA

*Deputy Commissioner*

ALLAN S. BEALE

*President — SBLI Council*

## EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1968



SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1968

NAME OF BANK	Location	Insurance De- partment began business
Arlington Five Cents Savings Bank . . . . .	Arlington . . . . .	Nov. 1, 1930
Attleborough Savings Bank . . . . .	Attleboro . . . . .	Nov. 1, 1966
Beverly Savings Bank . . . . .	Beverly . . . . .	June 1, 1931
Berkshire County Savings Bank . . . . .	Pittsfield . . . . .	Aug. 1, 1911
Boston Five Cents Savings Bank, The . . . . .	Boston . . . . .	Nov. 1, 1929
Brockton Savings Bank . . . . .	Brockton . . . . .	Nov. 1, 1938
Cambridge Savings Bank . . . . .	Cambridge . . . . .	Mar. 1, 1930
Cambridgeport Savings Bank . . . . .	Cambridge . . . . .	Nov. 1, 1924
Canton Institution for Savings, The . . . . .	Canton . . . . .	Nov. 1, 1934
Charlestown Savings Bank . . . . .	Boston . . . . .	Jan. 1, 1956
City Savings Bank of Pittsfield . . . . .	Pittsfield . . . . .	July 15, 1912
Dorchester Savings Bank . . . . .	Dorchester . . . . .	Nov. 1, 1966
Essex Broadway Savings Bank . . . . .	Lawrence . . . . .	Jan. 15, 1949
Fall River Five Cents Savings Bank . . . . .	Fall River . . . . .	Nov. 1, 1931
Fitchburg Savings Bank . . . . .	Fitchburg . . . . .	Nov. 1, 1966
Framingham Savings Bank . . . . .	Framingham . . . . .	Nov. 1, 1966
Greenfield Savings Bank . . . . .	Greenfield . . . . .	Nov. 1, 1939
Grove Hall Savings Bank . . . . .	Boston . . . . .	Nov. 1, 1929
Haverhill Savings Bank . . . . .	Haverhill . . . . .	Nov. 1, 1966
Holyoke Savings Bank . . . . .	Holyoke . . . . .	Nov. 1, 1945
Leominster Savings Bank . . . . .	Leominster . . . . .	June 1, 1931
The Lowell Five Cents Savings Bank . . . . .	Lowell . . . . .	Nov. 1, 1966
Lowell Institution for Savings . . . . .	Lowell . . . . .	Nov. 1, 1929
Lynn Five Cents Savings Bank . . . . .	Lynn . . . . .	Nov. 1, 1922
Lynn Institution for Savings . . . . .	Lynn . . . . .	Nov. 1, 1922
Malden Savings Bank . . . . .	Malden . . . . .	Feb. 10, 1954
New Bedford Institution for Savings . . . . .	New Bedford . . . . .	July 15, 1930
Newton Savings Bank . . . . .	Newton . . . . .	Mar. 1, 1937
North Adams Hoosac Savings Bank . . . . .	North Adams . . . . .	Feb. 29, 1924
People's Savings Bank of Brockton . . . . .	Brockton . . . . .	Nov. 2, 1908
Plymouth Five Cents Savings Bank . . . . .	Plymouth . . . . .	Nov. 1, 1934
Salem Five Cents Savings Bank . . . . .	Salem . . . . .	Nov. 1, 1951
Somerville Savings Bank . . . . .	Somerville . . . . .	Nov. 1, 1940
Springfield Five Cents Savings Bank . . . . .	Springfield . . . . .	Nov. 1, 1944
Suffolk Franklin Savings Bank . . . . .	Boston . . . . .	Nov. 1, 1941
Union Savings Bank . . . . .	Boston . . . . .	Nov. 1, 1966
Uxbridge Savings Bank . . . . .	Uxbridge . . . . .	Mar. 10, 1931
Waltham Savings Bank . . . . .	Waltham . . . . .	Nov. 1, 1925
Warren Institution for Savings . . . . .	Boston . . . . .	Nov. 1, 1925
Whitman Savings Bank . . . . .	Whitman . . . . .	June 22, 1908
Willey Savings Bank . . . . .	Boston . . . . .	Apr. 14, 1931
Worcester County Institution for Savings . . . . .	Worcester . . . . .	Mar. 1, 1948
Worcester Mechanics Savings Bank . . . . .	Worcester . . . . .	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 120 Tremont Street, Boston, Massachusetts.



SAVINGS BANK LIFE INSURANCE

EXHIBIT B

AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS  
OF SAVINGS BANKS

Ledger Assets:		October 31, 1968
Foreclosed real estate . . . . .		\$70,316 58
Mortgage loans . . . . .		136,807,937 00
Collateral loans . . . . .		1,672,477 86
Policy loans . . . . .		13,491,399 45
U. S. Government securities . . . . .		13,326,632 14
Other bonds and notes . . . . .		58,561,295 50
Stocks . . . . .		1,448,446 87
Cash in office . . . . .		66,335 06
Deposits in banks . . . . .		1,944,654 80
Taxes paid on mortgaged property . . . . .		53,097 31
Other ledger assets . . . . .		115,552 62
Personal security loans . . . . .		1,284,489 23
Improvement loans . . . . .		498,070 66
Electronic computer asset . . . . .		166,075 18
Certificates of deposit . . . . .		197,000 00
Total Ledger Assets . . . . .		\$229,703,780 26
Non-Ledger Assets:		
Interest due and accrued . . . . .		\$1,531,318 30
Net uncollected and deferred premiums . . . . .		3,025,349 33
Unification of mortality . . . . .		248,888 70
Other non-ledger assets . . . . .		263,207 96
Total Gross Assets . . . . .		\$234,772,544 55
Non-admitted Assets . . . . .		273,656 36
Total Admitted Assets . . . . .		\$234,498,888 19
Liabilities:		
Legal reserve . . . . .		\$185,961,357 00
Reserve on supplementary contracts . . . . .		5,357,612 00
Reserve on unreported claims . . . . .		907,065 23
Dividends left to accumulate . . . . .		12,739,622 14
Premiums paid in advance . . . . .		168,790 22
Unearned interest . . . . .		504,444 21
Salaries, rent, etc., unpaid . . . . .		20,125 04
Estimated state and federal tax . . . . .		162,235 10
Unification of mortality . . . . .		248,888 70
Due General Insurance Guaranty Fund . . . . .		4,096 73
Suspense liabilities . . . . .		977,950 25
Policyholders' dividends due and unpaid . . . . .		30,968 37
Apportioned for 1969 dividends . . . . .		7,986,557 00
Other liabilities . . . . .		4,883 40
Due Special Expense Guaranty Fund . . . . .		35,000 00
Total Liabilities . . . . .		\$215,109,595 39
Surplus in banks . . . . .		19,389,292 80
Total . . . . .		\$234,498,888 19



SAVINGS BANK LIFE INSURANCE

EXHIBIT D

AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE) OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1968							
	LEVEL		GROUP		TOTALS		
	No.	Amount	No.*	Amount	No.	Amount	
In force Oct. 31, 1967	572,160	\$1,082,637,894	92,659	\$157,976,362	664,819	\$1,240,614,256	
New Issues	28,326	101,770,867	4,285	4,087,007	32,611	105,857,874	
Revivals	473	1,722,426	—	—	473	1,722,426	
Increases	—	10,084,242	15,155	34,351,930	15,155	44,436,172	
Terminations:							
Death	4,752	6,298,412	601	953,337	5,353	7,251,749	
Disability	—	—	4	22,500	4	22,500	
Maturities	1,074	966,472	—	—	1,074	966,472	
Expiry	3,274	8,492,279	3,659	3,555,358	6,933	12,047,637	
Surrenders	9,100	15,194,308	—	—	9,100	15,194,308	
Lapses	1,988	6,917,060	—	—	1,988	6,917,060	
Decreases	—	5,571,017	—	—	—	5,571,017	
Withdrawals	—	—	4,653	11,050,232	4,653	11,050,232	
In force Oct. 31, 1968	580,711	1,152,775,881	103,182	180,833,872	683,953	1,333,609,753	

\*Represents the certificate holders of master group policies.  
There are also in force as of October 31, 1968, 6,090 annuity contracts representing annual payments of \$791,170.01.

EXHIBIT E

GENERAL INSURANCE GUARANTY FUND	
Principal Office: 120 Tremont Street, Boston	
Organized July 30, 1907	Commenced business June 22, 1908
Robert A. MacLellan, <i>President</i>	Daniel F. Sullivan, <i>Vice President</i>
Philip J. Coady, <i>Treasurer</i>	Francis D. Pizzella, <i>Clerk</i>
BOARD OF TRUSTEES: D. England, Jr., J. J. Marshall, R. A. MacLellan, P. P. Stuart, P. J. Coady, W. J. Fitzgerald, James R. Mercer, Jr.	

STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE  
YEAR ENDING OCTOBER 31, 1968

Ledger Assets, October 31, 1967	\$2,252,132 43
RECEIPTS	
Net interest on investments	\$ 100,894 72
Unification of mortality payments from insurance banks	245,029 23
Payments from insurance banks to General Insurance Guaranty Fund	46,908 28
Profit on sale of securities	—
DISBURSEMENTS	
Unification of mortality payments to insurance banks	\$ 245,029 23
Reimbursement to State under Chapter 178, Section 17	1,843 84
Miscellaneous expense	873 38
Loss on sale of securities	57,233 15
Ledger Assets, October 31, 1968	\$2,339,985 06
SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1968	
U. S. Treasury Securities	\$1,004,786 32
Other bonds	1,151,263 45
Deposit balance in Savings Bank	80,000 00
Deposit balance in National Bank	102,935 29
Advance to Spec. Ins. Guaranty Fund	1,000 00
Total Ledger Assets	\$2,339,985 06



SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL

STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING

OCTOBER 31, 1968

Ledger Assets — October 31, 1967 . . . . . \$ 1,919 15

RECEIPTS

Payments from insurance banks to Savings Bank Life Insurance Council . . . . \$1,306,342 53

DISBURSEMENTS

Salaries . . . . . \$ 682,846 75

Rent . . . . . 108,898 69

Social security and unemployment tax . . . . . 25,957 28

Advertising, printing, postage, etc. . . . . 364,431 18

Furniture and fixtures . . . . . 11,618 27

Miscellaneous expense . . . . . 111,502 89

Ledger Assets — October 31, 1968 . . . . . \$ 3,006 62

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1968

Suspense credit balance . . . . . \$ 60,267 52\*

Deposit in banks . . . . . 63,274 14

Total . . . . . \$ 3,006 62

\*Deduction.

